The Only National Association Advocating Solely for the Employee Benefit and Compensation Interests of America's Largest Employers

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Chairman Kelly Keisling House Insurance and Banking Subcommittee 301 6th Avenue North Suite 108 War Memorial Bldg. Nashville, TN 37243

RE: WRITTEN TESTIMONY REGARDING HOUSE BILL 2331

Mr. Chair and Members of the Subcommittee,

The ERISA Industry Committee (ERIC) represents large employers, many with employees and retirees in Tennessee, with the goal of ensuring telehealth benefits are accessible for millions of workers, retirees, and their families. ERIC speaks in one voice for our members – the country's largest employers – on their benefit and compensation interests.

As plan sponsors, our members strive to provide the best health care possible to their employees, retirees, and families at affordable costs. At ERIC, we seek to enhance our members' ability to provide high-quality, affordable health care. We recognize the significant opportunity provided by telehealth to modernize health care delivery and improve access to quality medical care.

ERIC members want their employees to have the care they need – when and how they need it. Telehealth provides many unique benefits that are appreciated by employees, retirees, and their families because it:

- Increases access to medical care, with the needed flexibility to receive care 24-hours a day, seven days a week;
- Provides access to care for rural and urban underserved populations, retirees, the elderly, disabled employees, and those with language barriers, chronic conditions, or transportation barriers that may otherwise not have access to care;
- Minimizes the time spent attending to health care needs, while ensuring access to health care professionals at times and locations that are convenient; and
- Allows access to health care that is provided at an affordable, cost-effective rate.

ERIC is pleased that the Tennessee legislature is considering ways to increase access to needed health care by deleting the existing qualifying site restrictions for telehealth in the Tennessee

Code, and expanding the definition of telehealth. However, we are concerned that the suggested bill language, in Sections 4 and 5 of House Bill 2331 (HB 2331), that would require reimbursement coverage at the same rate as in-person coverage will unnecessarily limit the benefits of telehealth by restricting reimbursement flexibility and potentially driving up the cost of telehealth.

For these reasons, ERIC urges the Subcommittee to strike Sections 4 and 5 of HB 2331 before advancing this legislation out of Subcommittee favorably. ERIC asks the Subcommittee not advance the legislation without these amendments.

Thank you for considering large employers' interests as you consider telehealth legislation. We welcome the opportunity to serve as a resource to the Subcommittee as it considers legislation and the importance of telehealth to large employers.