



Max Baucus (D-Mont.)

http://finance.senate.gov

## **MEMORANDUM**

July 22, 2010

To: Reporters and Editors

From: Scott Mulhauser and Erin Shields for Senate Finance Committee Chairman Max Baucus (D-Mont.) Re: Baucus Comment on Health Care Consumer Protection Regulations

Senate Finance Committee Chairman Max Baucus (D-Mont.) issued the following comment today after the Administration announced new regulations on provisions passed in the health care reform law, the Affordable Care Act, to help support and protect consumers by giving them the power and resources they need to appeal claims denials and decisions made by insurance companies. Baucus was a champion of the Affordable Care Act in the Senate, which was signed into law in March of this year.

"The health care reform regulations announced today will protect the American people from some of the worst insurance company abuses. No longer will insurance companies be able to deny the treatment doctors recommend for their patients or drop coverage without justification. No longer will consumers be left with no place to turn," said Baucus. "These new protections give consumers the opportunity to contest insurance company decisions that deny coverage that patients need. Now, instead of being at the mercy of insurance company bureaucrats, patients have an independent voice to help them when insurance companies refuse to pay for the treatments they need. These new protections put consumers in control of their health care decisions, and that's exactly where they should be."

The regulations announced today will give consumers in new health plans in every state the right to appeal decisions, including claims denials and rescissions, made by their health plans. If an internal review by their insurance company is denied, the regulation provides further protection by guaranteeing consumers the right to an independent, external appeal. The internal and external appeals process ensures that consumers have access in every state to a process that meets high standards for full and fair review.

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