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To: House Business, Labor & Economic Affairs Committee

From: Rita Charles, AARP Montana Volunteer Advocate

Re: Support SB 83, "Adopt Health Insurance Appeals/External Review Laws of NAIC"

Mr. Chairman and members of the committee, for the record my name is Rita Charles and I am a volunteer advocate of AARP. We urge this committee to approve SB83 to protect consumers by ensuring they have access to fair processes for appeals on insurer decisions.

The external review process typically associated with life or death situations. Because of this insurers should not only be accountable for using impartial Independent Review Organizations for external appeals, but consumers should also have the ability to work with the Insurance Commissioner's Office when they need assistance with the appeals process.

We urge the Commission to protect consumers and use these proposed rules for strong and effective oversight that improves Montanans' access to quality health care.

I appreciate your time today and urge a do pass on SB 83. Thank you.