

## Wisconsin Insurance Commissioner Updates WHA Public Policy Council on No Surprises Act Implementation

During the June 2 meeting of WHA's Public Policy Council, members heard from Wisconsin Insurance Commissioner Nathan Houdek and Deputy Commissioner Rachel Cissne Carabell regarding several aspects of the Office of the Commissioner of Insurance's (OCI's) regulatory function, most recently the additional roles provided under the authority of Centers for Medicare & Medicaid Services (CMS) to enforce provisions of the federal No Surprises Act. Some of these areas include consent for out-of-network care; consumer notice of rights; balance billing for emergency care and certain non-emergency care; and provider directories.



*Wisconsin Insurance Commissioner Nathan Houdek (far left) answers questions from WHA Public Policy Council members during their June 2 meeting.*

Cissne Carabell stated that OCI would serve as the primary source to receive complaints from patients and then refer the complaint, internally or externally, to the appropriate regulatory agency.

Houdek encouraged providers and patients to use the formal OCI complaint process when they would like to challenge a decision or approach by a health insurer in Wisconsin. Houdek informed the council that OCI's jurisdiction is more limited than most assume—roughly 50-60% of the overall commercial market—as the office does not have authority over self-funded insurance plans in the group market.

Houdek also reminded the council that OCI's purview in the complaint process is between the insured and his or her insurance company, not between an insurance company and a provider. Houdek said that a provider/payer issue becomes more relevant to OCI when it impacts an insured patient.

Cissne Carabell said OCI is attempting to create better contacts for the state's hospitals and health care providers due to its new regulatory function over components of the No Surprises Act. She requested WHA members provide a contact name, email address, phone number and mailing address that can be used for communications specific to providers/facilities regarding the No Surprises Act. She stated that interested members can email this information to OCI's dedicated email address:

[OCINSAComplaints@wisconsin.gov](mailto:OCINSAComplaints@wisconsin.gov).