



January 3, 2018

The Honorable Claire McCaskill  
U.S. Senator  
503 Hart Office Building  
Washington, D.C. 20510-0001

Dear Senator McCaskill:

We thank you for your December 20 letter of inquiry to the health insurer Anthem, Inc., regarding its restrictions on coverage of hospital emergency department treatment. Your inquiry probes for the information necessary to fully understand Anthem's rationale and expectations for this policy and the details of how its implementation is affecting Missourians.

The hospitals and physicians we represent appreciate your engagement on this topic. While they recognize the need to curtail inappropriate emergency department use, Anthem's policy puts their patients in an untenable position, one that the Missouri General Assembly and Congress have previously recognized and addressed by the enactment of "prudent layperson" laws.

Sincerely,

Patrick Mills  
Executive Vice President  
Missouri State Medical Association

Jonathan Heidt, M.D.  
President  
Missouri College of Emergency Physicians

Brian Bowles  
Executive Director  
Missouri Association of Osteopathic  
Physicians & Surgeons

Herb B. Kuhn  
President and CEO  
Missouri Hospital Association

/djb

c Janelle McClure