



November 8, 2017

Testimony in front of House Insurance Committee:

PHI Air Medical/LifeFlight of Michigan understands the financial impact that the use of our services can create. We use state-of-the art aircraft, equipment and highly trained professionals to deliver critical care and safe transport. That is precisely why patients have insurance; to prevent the financial impact of using our services, which can be expensive. Not everyone needs us, but those that do, need our services right now.

We have no desire to balance bill patients. NCOIL, whose members include insurance legislators from every state, is reviewing this same issue and has been willing to work with air medical services to resolve this issue. These bills preempt that process, and create unnecessary and duplicative laws that are not clear as to when they will be applied. In addition, these bills force a compulsory acceptance of arbitrary payments as payment in full, with no recourse for dispute resolution and creates potential delays in patient care. We are willing to work with the bill authors and stakeholders on revisions to these bills, but we must oppose them as written.

Respectfully,

A handwritten signature in black ink, appearing to read 'Christopher Hardman', written in a cursive style.

Christopher Hardman
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