**WISCONSIN PATIENT LITERACY LEGISLATION**

* This legislation will help patients who are shopping on the exchange to select the best health plan for their needs.
* Many people being mandated to purchase insurance on the exchange are first time consumers and unfamiliar with the process. This legislation will help Wisconsin patients be educated shoppers.
* Wisconsin consumers who purchase healthcare through the federal health care exchange are faced with a series of complicated choices. These choices include multiple plans, the determination of premium costs, benefit design, out-of-pocket expenses like deductibles, and coinsurance, varying degrees of access to medical professionals and the availability of prescription drugs.
* This patient literacy legislation will ensure that patients have access to information on exclusions from coverage, restrictions on benefits and services, prescription drug coverage, doctor and specialist participation, how to appeal an adverse decision, out-of-pocket costs and other valuable information PRIOR to the purchase of a health plan.
* The elements of insurance coverage can be complicated. Because of this, many patients are purchasing plans based solely on the premium.
* Consumer cost-sharing obligations (out of pocket expenses) including deductibles, copayments, coinsurance, and excluded out-of-pocket expenses may be significantly greater than the total premium paid for a health benefit plan. Without access to this information prior to purchase, a patient may not be able to utilize his or her newly purchased health plan because the cost-sharing renders it unaffordable. Essentially, these patients are left with “insurance in name only.”
* This bill requires that insurers that offer plans through the exchange include this information on their Internet site in a clear and understandable form.