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Director Dana Popish Severinghaus
Illinois Department of Insurance
320 W. Washington St.
Springfield, IL 62767

Wednesday, November 2, 2022

Director Severinghaus,

I am writing with a timely and urgent request of the Illinois Department of Insurance to use its statutory authority to defend the people of Illinois' right to accessible, affordable health care.

For many of my constituents, the open enrollment period to elect health insurance coverage for the 2023 plan year is already underway. However, to make an informed decision, consumers making plan decisions need accurate, up-to-date information that reflects the availability of and access to in-network providers participating in the health plans they are considering. Unfortunately, this is not currently the case for those with or considering Blue Cross and Blue Shield of Illinois (BCBSIL) PPO plans.

As you know, BCBSIL terminated its contract with Springfield Clinic last year, eliminating access for thousands of individuals and families to one of the largest networks of primary care and specialty physicians and ambulatory care services across central Illinois, including in our many rural communities. As a result of that termination, the Department of Insurance was correct in fining the company for violating the material change notice of the state's Network Adequacy and Transparency Act (NATA). It has been well-documented in the media, and confirmed by conversations held throughout my district, BCBSIL's actions have exacerbated the shortage of accessible providers and put essential health care services out of reach for many individuals and families.

Although, the governor's administration did levy a \$339,000 fine against the BCBSIL. Unfortunately, as I continue to talk with individuals and local businesses in my district, it appears that matters are getting worse. BCBSIL's provider directory remains woefully out-of-date, reflecting a significantly inadequate provider network to meet the health needs of central Illinois residents. Without access to physicians at Springfield Clinic, patients are left with impossible choices: endure skyrocketing wait times of up to six months to see one of the few in-network specialists in the area, pay for essential services out of pocket, or travel long distances for care. I am alarmed to learn that many patients have simply decided to delay care – including critical and necessary preventive screenings and routine care – which will have disastrous effects on their health and wellbeing.

I implore the Illinois Department of Insurance to take quick action regarding BCBSIL's provider directory and failure to meet network adequacy regulations or prohibit the company from selling inadequate plans for the 2023 plan year. Any consumer that elects a BCBSIL insurance plan will have been misled by their online physician directory and insistence that their network of providers is adequate under the law.



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In the interim, we must increase transparency by educating and warning consumers and employers to look out for plans with inadequate networks. Governor JB Pritzker recently made it clear that this is a priority for his administration: "Healthcare is a right, not a privilege, and this administration will continue to hold health insurance companies accountable when they fall short of their obligations to consumers."

With that in mind, please work to swiftly settle this matter to ensure the residents of the 48th District have access to affordable and easily accessible healthcare.

I look forward to an update on these matters and working together to best serve the people of Illinois.

Sincerely,

A handwritten signature in black ink that reads "Doris Turner".

Doris Turner
Illinois State Senator
48th Senate District