



# News from **Assemblyman Cryan**

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## **CRYAN INTRODUCES LEGISLATION TO IMPROVE CONSUMER HEALTH CARE TRANSPARENCY**

(TRENTON) – Assemblyman Joseph Cryan today announced he’s introduced legislation to improve consumer health care transparency and knowledge by, among other things, regulating doctor profiling programs and establishing a health care patient ombudsperson.

“Health care has long been a leading concern for many, and these bills will help consumers make better choices as New Jersey Democrats work in partnership with President Obama and our Congressional delegation to ensure quality health care is available to everyone,” said Cryan (D-Union). “Increased transparency and public knowledge will create competition and lead to cheaper health insurance rates in the long run. That’s our goal with these bills.”

The bills would:

- Require carriers that provide large group health insurance plans spend at least 85 cents of each premium dollar on claims as opposed to administrative expenses -- – the so-called loss-ratio. Individual and small-group plans would maintain their current 80 percent loss-ratio. All insurers would face enhanced reporting and public disclosure requirements to ensure they meet the loss-ratio requirements (A-4161).
- Mandate the issuance of identification cards, standardized contract forms and enhanced contractual obligations between carriers and health care providers participating in plans and establish a Health Care Patient Ombudsperson in the Department of the Public Advocate (A-4162).
- Regulate physician profiling programs that are designed to evaluate doctors participating in managed care plan networks by measuring their performance based on quality and cost efficiency. This bill (A-4163) would establish uniform standards and criteria for the physician evaluations.

“Quite simply, the more knowledge a health-care consumer is armed with, the better,” Cryan said. “More public disclosure, uniform standards and an ombudsman to advocate for

health care patients will all bring enhanced accountability and give patients the information they need to make the right medical decisions for themselves and their loved ones.”

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