

THE FACTS ABOUT SURPRISE MEDICAL BILLS

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More than half (57%) of US adults received a bill for medical services they thought were covered by insurance,

according to a 2018 survey. Surprise medical bills occur when patients receive health care services from providers outside of their insurance company's network, particularly during medical emergencies.

A single, surprise medical bill can upend a working family's finances, forcing decisions between necessary medical care and other essentials. To ensure patients aren't penalized for insurance company practices beyond their control, policymakers need to remove patients from the dispute and develop a fair process to encourage resolution by insurers and providers.

Patients shouldn't be held responsible for surprise medical bills.

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A comprehensive approach is needed to address the root causes of surprise billing.

Congress must address insurer practices that leave patients without appropriate in-network care options and accurate information about their financial obligations. Policies to ensure more rigorous network adequacy oversight, transparent and accurate plan information and accurate provider directories are critical to a long-term solution.

Setting an arbitrary in-network rate will eviscerate independent physicians' limited ability to negotiate fair contract terms with insurers, driving even more provider consolidation and higher prices for patients and employers. Congress must strike a balance that preserves access to important services by emergency physicians, on-call surgeons, and other specialists.

Settlements between insurers and physicians should use independent data that reflect the true costs of delivering care.

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CT/NY's time-tested surprise billing laws have accomplished these goals,

and should be the template for Congressional action. Connecticut and New York's laws absolve patients of responsibility for surprise medical bills and use transparent, independently-collected data to ensure arbitrated settlements are fair, promoting access to needed doctors. These laws are proven arbitration deterrents.

The bipartisan proposal by U.S. Representatives Raul Ruiz, MD (D-CA), Phil Roe, MD (R-TN), and six colleagues will eliminate surprise medical bills and encourage fairness. It is the best framework for legislation because it's grounded in Connecticut and New York's successful approach.

**Share this message with Congress today:
Improve Access to Needed Medical Care**

- ✓ Remove patients from financial responsibility for surprise medical bills.
- ✓ Require a fairer, more transparent physician payment approach that's grounded in real costs for medical services to encourage reliable access to needed doctors.
- ✓ Support the bipartisan Ruiz-Roe plan as a framework for legislation.

