



FOR IMMEDIATE RELEASE

April 2, 2019

Contact:

Kelly Lousedes, Senior Vice President of Public Relations
(202) 595-3074 or klousedes@nahu.org

NAHU Shares Surprise-Billing Stories

Washington, D.C. — The National Association of Health Underwriters (NAHU) commends the Subcommittee on Health, Employment, Labor and Pensions for holding its first hearing of the 116th Congress on surprise medical billing. Members of Congress from both sides of the aisle agree that the current system gravely impacts healthcare consumers who have very little leverage with the provider or hospital to dispute their surprise bill.

“NAHU represents more than 100,000 licensed agents and brokers nationwide who help secure health insurance for their clients but also help manage many day-to-day activities, including resolving claims disputes and billing problems,” stated NAHU CEO Janet Trautwein. “To that end, NAHU has compiled a number of surprise-billing stories from across the country. The stories [here](#) are just a fraction of the stories we collected and represent a wide range of surprise-billing situations, some exceeding 7,000% above the usual and customary commercial rates.

“It is not uncommon for agents to spend many months working to resolve billing issues. Our agents have found offers to negotiate to 125% of Medicare are routinely refused. The time expended on these negotiations between the carrier and the provider can be lengthy for even amounts as small as \$300. One agent reported that 66 touches with the billing office were made on one issue. Some claims have required as many as 115 or more contacts over several months. On the bright side, one agency reported some success in negotiating down the bills, saving consumers over \$2.1 million in 2018 alone.

“To protect patients, lawmakers must balance responsibility for surprise medical bills between insurers and providers. For example, if there's no opportunity for a patient to switch to an in-network provider, like in an emergency, insurers should only have to pay the in-network price. That would keep premiums low and give providers an incentive to join more networks -- both of which benefit patients.”

The National Association of Health Underwriters represents 100,000 professional health insurance agents and brokers who provide insurance for millions of Americans. NAHU is headquartered in Washington, D.C. For more information, visit www.nahu.org.

###