

An Unwelcome Surprise

Surprise Medical Bills — Here's how they may happen.

“Is my doctor in-network?”

A patient in need of care checks to see whether her providers and facility (e.g. clinic or hospital) are in-network.



“I’m covered, right?”

It appears her providers are in-network, so she’s confident her insurance will cover her treatment.

The Fine Print

Sometimes, providers who work in a clinic or hospital refuse to participate in that facility’s network. So patients are often unaware they may receive care from an out-of-network specialist — say, a radiologist or anesthesiologist — at an in-network facility.



Solutions

- ✓ Require any out-of-network provider to provide written notification before scheduling treatment.
- ✓ Prevent providers from billing patients extra for out-of-network treatment.



Hardworking Americans need protection from surprise medical bills.