

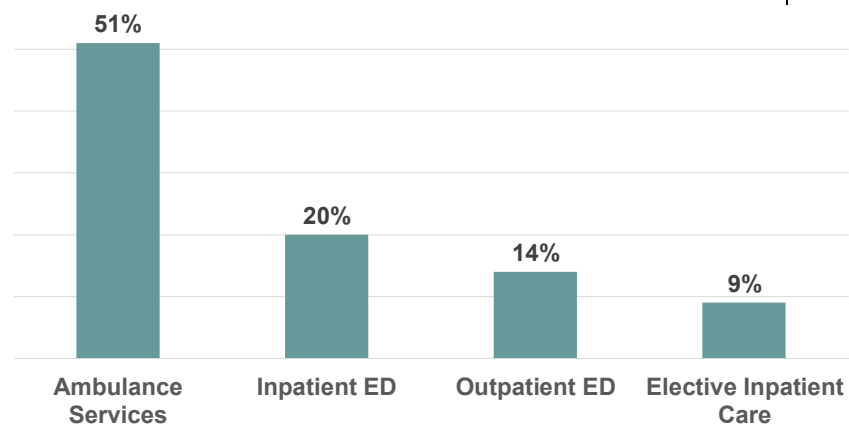
Surprise Medical Bills

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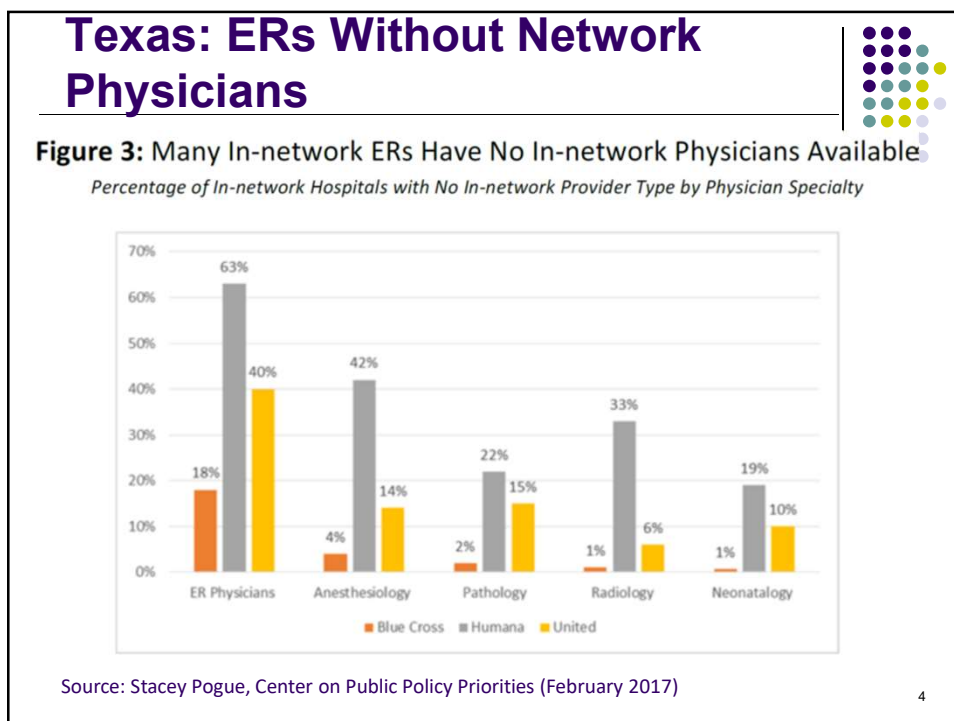
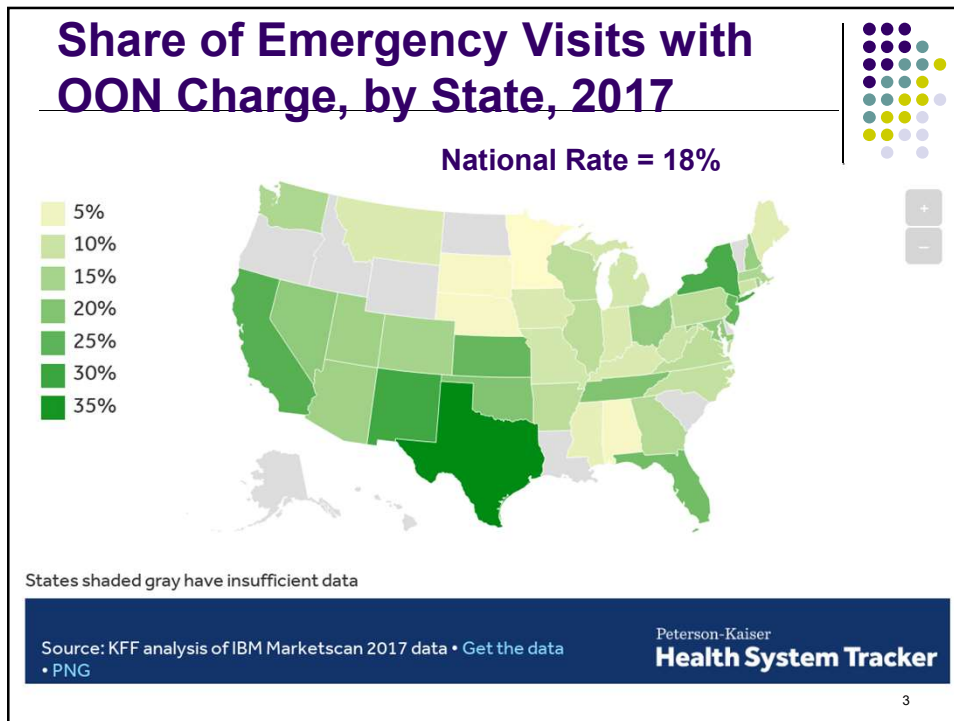


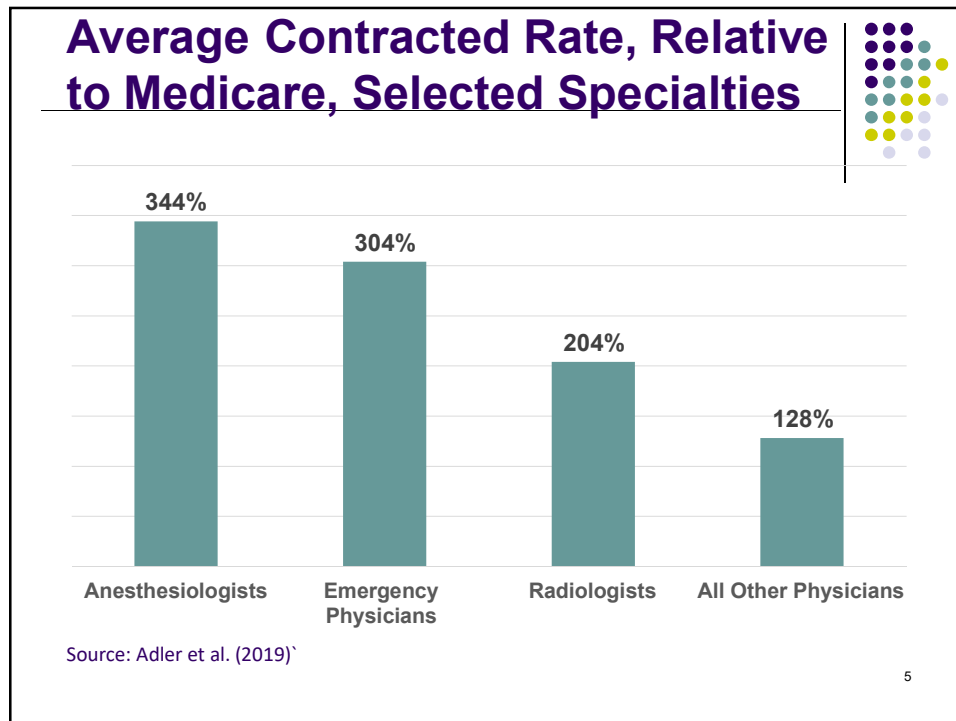
Share of Visits with Potential Surprise Bill



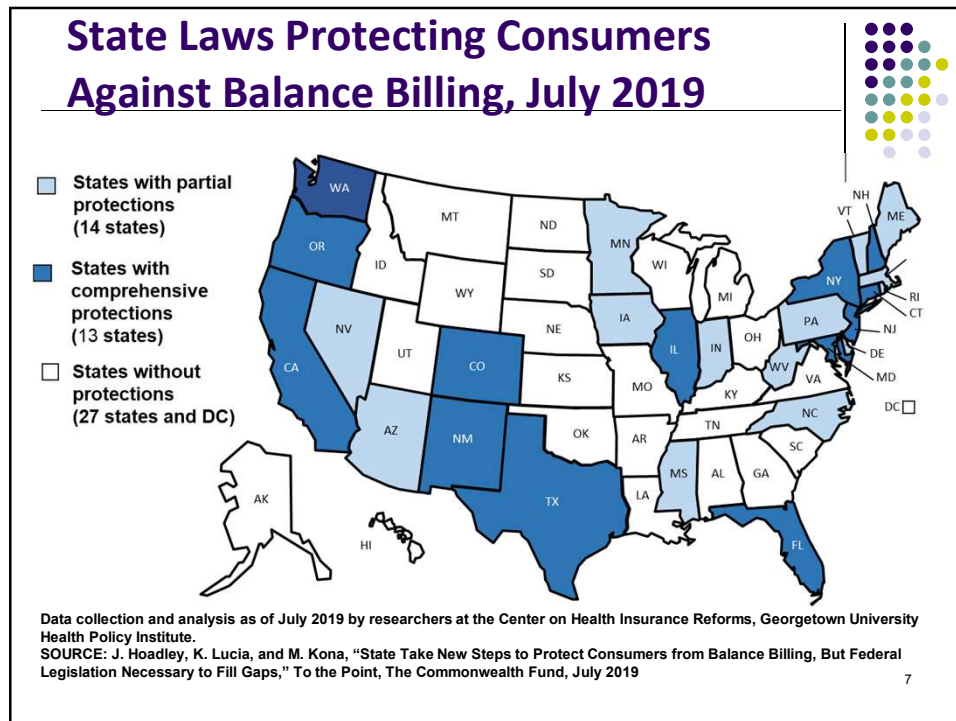
Source: Garmon and Chartock (2017), as reported in Adler et al. (2019)

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- ### Elements of Protecting Consumers
- Protect consumers by
 - Ensuring they pay no more than normal cost sharing
 - Prohibiting providers from balance billing
 - Extend protections to both emergency department and in-network hospital settings
 - Apply laws to all insurance types (HMOs and PPOs)
 - Adopt either:
 - An adequate payment standard – a rule to determine how much the insurer pays the provider
 - A dispute resolution process to resolve payment disputes between providers and insurers
 - Or a combination of both
 - Alternative: bundle all provider charges into one bill



- ### Gaps in State Regulation
- States without laws protecting consumers
 - No state jurisdiction over self-funded plans
 - Air ambulance services
 - Services received in another state
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