



**NO SURPRISES:**  
PEOPLE AGAINST UNFAIR MEDICAL BILLS

## COVID-19 and Ending Surprise Medical Bills: A Week of Action

April 20, 2020



*Dedicated to creating a nation where the best health and health care are equally accessible and affordable to all*

# Introduction



**Jane Sheehan**

Senior Manager of  
Federal Relations,  
Families USA

# Families USA's Mission and Focus Areas

Families USA, a leading national voice for health care consumers, is dedicated to the achievement of high-quality, affordable health care and improved health for all. We advance our mission through public policy analysis, advocacy, and collaboration with partners to promote a patient-and community centered health system.

Working at the national, state and community level for over 35 years



COVERAGE



HEALTH CARE  
VALUE



HEALTH EQUITY



CONSUMER  
EXPERIENCE

# Housekeeping

- Today's presentation is being recorded
- The slides and recording will be made available
- To ask questions:
  - Type your question in the chat box

# Agenda

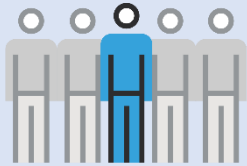
- **Welcome and Housekeeping:** Jane Sheehan, Families USA
- **Surprise Medical Bills: What They Are, COVID-19 Connection, Why Congress Must Act:** Jane Sheehan, Families USA
- **Week of Action/Taking Action:** Raven Gomez, Families USA
- **Q&A:** All!
- **Closing:** Jane Sheehan, Families USA

# What are Surprise Bills

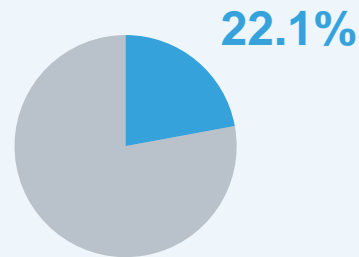
- Surprise billing, also called surprise out-of-network balance billing, is a common problem when, through no fault of their own, families receive medical treatment from an out-of-network provider
- Often occur when family receives emergency care or goes to an in-network provider, but learns after the fact that doctor or ancillary service was out of network
  - Can include: anesthesiology, radiology, lab, or ambulance
- Nearly 1 in 5 emergency department visits that families make result in surprise medical bills, and can result in hundreds, thousands, and even tens-of-thousands of completely unanticipated out-of-pocket costs

# The Prevalence of Surprise Bills

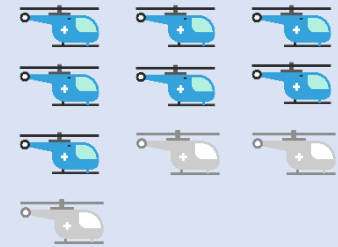
## Surprise Medical Bills Are Incredibly Common



Nearly 1 in 5 emergency department visits result in a surprise medical bill.



22.1% of lab claims incurred at in-network hospitals are billed as out-of-network.



Nearly 7 out of 10 air ambulance transports are out-of-network.

Sources Cooper, Zack and Fiona Scott Morton. "Out-of-Network Emergency-Physician Bills — An Unwelcome Surprise" New England Journal of Medicine. 2017, <https://www.nejm.org/doi/full/10.1056/NEJMp1608571>; Kennedy, Kevin, Bill Johnson, and Jean Fuglesten Biniek. "Surprise out-of-network medical bills during in-network hospital admissions varied by state and medical specialty, 2016." Health Care Cost Institute. 2019, <https://www.healthcostinstitute.org/blog/entry/oon-physician-bills-at-in-network-hospitals>; U.S. Government Accountability Office. "Air Ambulance: Available Data Show Privately-Insured Patients are at Financial Risk." GAO. 2019, <https://www.gao.gov/assets/700/697684.pdf>

# The Cost of Surprise Medical Bills

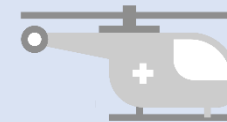
## Surprise Bills Can Cost Thousands

**\$600**  
ON  
AVERAGE



AS HIGH AS  
**\$20K**

**Surprise bills from emergency physicians average \$600 but can reach \$20,000.**



Rarely below  
**\$10K**

**Balance bills from air ambulance providers are rarely below \$10,000.**



# Surprise Bills Increase Financial Insecurity

- Now more than ever, families are vulnerable to unexpected health care costs due to both rising unemployment rates and the spread of COVID-19
- Families are already receiving large medical bills for COVID testing and care
  - Previous legislation protects families from cost of the test, but not costs associated with getting a test
  - Families have limited protection from costs associated with treatment
- Possibility of receiving a surprise bill is even more likely during COVID pandemic

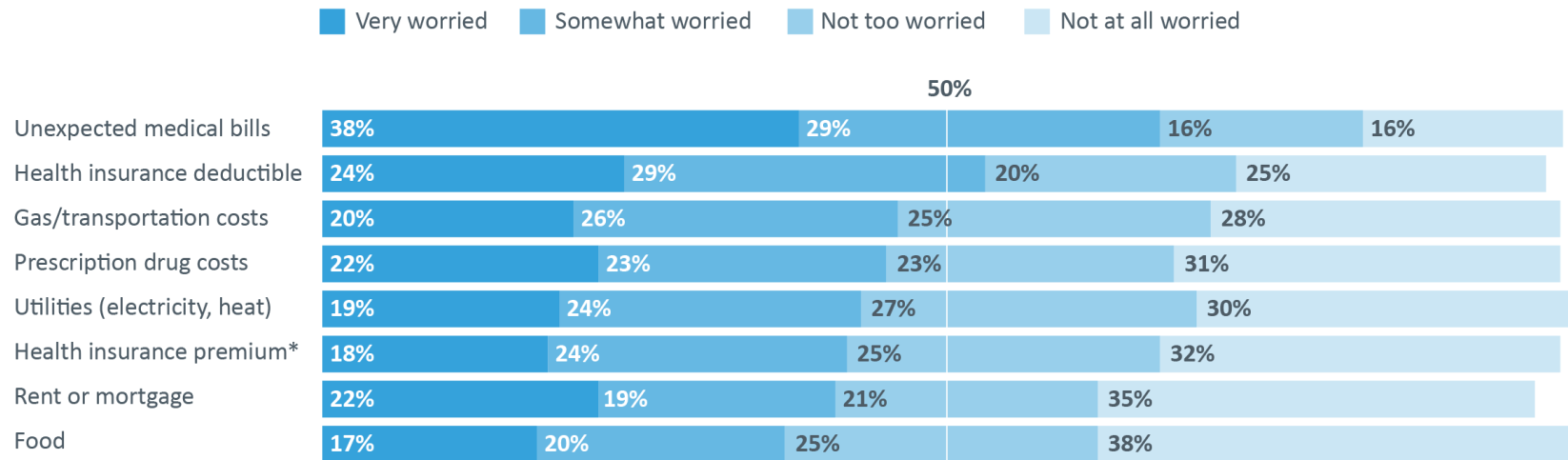
# Congress Must Act Now

- There is existing legislation to end surprise bills with strong bipartisan support in the House and Senate, and support from the White House
- Right now, Congress is negotiating next pandemic response legislation
- **Congress is focused on economic protections for families, and surprise billing must be included to protect families from unexpected medical costs**

# Families Worry About Surprise Bills

## September 2018 Poll Findings

How worried, if at all, are you about being able to afford each of the following for you and your family?



Note: "Not applicable" (vol) and Don't Know/Refused responses not shown. Question wording modified; see topline for full wording. \*Among insured.

# What Congress is Considering

- **Key principles for surprise bill legislation endorsed by the No Surprises campaign include:**
  - Ban Surprise Balance Billing and Fully Protect Consumers
  - Contain Total Costs for Consumers
  - Ensure Comprehensive Protection Nationwide
- **Four committees in Congress have introduced legislation:**
  - Senate Health, Education, Labor, and Pensions (HELP) Committee
  - House Energy & Commerce Committee
  - House Ways & Means Committee
  - House Education & Labor Committee

# No Surprises: People Against Unfair Medical Bills



**NO SURPRISES:**  
PEOPLE AGAINST UNFAIR MEDICAL BILLS

FAMILIESUSA ACTION



AFR Americans for Financial Reform

American Kidney Fund



CR Consumer Reports



HEALTH CARE FOR AMERICA NOW!



YOUNG YI INVINCIBLES



# Why Your Voice Matters



**Raven Gomez**

Partnerships  
Coordinator,  
Families USA

# Digital Week of Action

- **Congress won't act if you don't act:**
  - Advocacy that takes effort makes a bigger splash
  - Join our digital week of action from April 20-24
  - Your action makes a real difference!



END SURPRISE MEDICAL BILLS

**CONGRESS SHOULD PROTECT  
PEOPLE, NOT PROFITS**

Tell Congress to end surprise medical bills  
at [nosurprisescampaign.org](https://nosurprisescampaign.org)



# Take Action: Call

Surprise medical bills cause tens of thousands of people financial hardship every year, and that was before COVID

Health care billing is getting more complex; people will face surprise medical bills for seeking care for COVID or other needs during this time

Vote for legislation to end surprise medical bills in the next pandemic relief package to protect consumers from financial ruin

## Call Your Member of Congress

The public health emergency due to COVID-19 has exposed many deficiencies in our health care system, including worsening the problem of out-of-network surprise medical bills. But the problem of surprise bills isn't limited to this crisis. Even in good times, 10,000 Americans receive a surprise bill every day, and we know that number will only grow as the pandemic forces more families to seek health care.

Congress is planning legislative action to limit the health and economic impacts of the pandemic. In this next package, Congress should fix surprise bills once and for all. There is a bipartisan agreement already to do just that--**but our representatives need to hear from us to make sure it is included in the next package!**

**Put in your information here and we'll call you to patch you through to your members of Congress so you can push for an end to surprise medical bills now.**

When you click the MAKE THE CALL button, the system will call your phone and patch you through. **PLEASE HAVE YOUR PHONE READY.**





# Take Action: Email

- Put pressure on your Members of Congress to take action
- Send a clear message that there is *no* excuse not to pass surprise billing legislation



AT A TIME LIKE THIS, THE LAST THING  
A PARENT NEEDS TO WORRY ABOUT  
IS A SURPRISE MEDICAL BILL

**END SURPRISE MEDICAL BILLS**

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Call or email your member of Congress.  
Visit [nosurprisescampaign.org](https://nosurprisescampaign.org) to take action.

# Take Action: Take It To Twitter

- Use tweet assistance at [nosurprisescampaign.org/action](https://nosurprisescampaign.org/action)

E-mail \*

Zip Code \*

**Send a Tweet to your Representative**

Please enter a zip code to continue.

**Tweet a Mighty Tweet!**

98 characters remaining

my family shouldn't to fear that seeking medical care could mean receiving a surprise bill. Include a ban for surprise billing in any pandemic relief legislation! #PassaBillorPayMine

- Make your own Twitter content! Use Twitter to tell your Members of Congress why ending surprise bills matters to your family
  - Tweet with hashtags **#EndSurpriseBills**, **#PassABillOrPayMine**, and **#NoSurprisesCampaign** to amplify your voice



# Take Action: Share Your Story



Is there a story that you would like to share related to Surprise Medical Bills? Share your story at:

<http://nosurprisecampaign.org/share-your-story/>

# Questions?



## Contact

[info@nosurprisescampaign.org](mailto:info@nosurprisescampaign.org)

[nosurprisescampaign.org](http://nosurprisescampaign.org)

[@FamiliesUSA](#)

