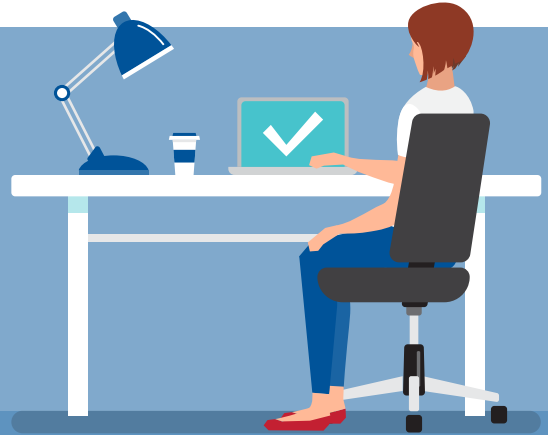


# An Unwelcome Surprise

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.
- ✓ Place a limit on what out-of-network providers can charge patients and plans.



**Hardworking Americans need protection from surprise medical bills.**