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.