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, 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
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

The Cost of Surprise Medical Bills

Surprise Bills Can Cost Thousands

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

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

Sources:
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?

<table>
<thead>
<tr>
<th>Category</th>
<th>Very worried</th>
<th>Somewhat worried</th>
<th>Not too worried</th>
<th>Not at all worried</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unexpected medical bills</td>
<td>38%</td>
<td>29%</td>
<td>16%</td>
<td>16%</td>
</tr>
<tr>
<td>Health insurance deductible</td>
<td>24%</td>
<td>29%</td>
<td>20%</td>
<td>25%</td>
</tr>
<tr>
<td>Gas/transportation costs</td>
<td>20%</td>
<td>26%</td>
<td>25%</td>
<td>28%</td>
</tr>
<tr>
<td>Prescription drug costs</td>
<td>22%</td>
<td>23%</td>
<td>23%</td>
<td>31%</td>
</tr>
<tr>
<td>Utilities (electricity, heat)</td>
<td>19%</td>
<td>24%</td>
<td>27%</td>
<td>30%</td>
</tr>
<tr>
<td>Health insurance premium*</td>
<td>18%</td>
<td>24%</td>
<td>25%</td>
<td>32%</td>
</tr>
<tr>
<td>Rent or mortgage</td>
<td>22%</td>
<td>19%</td>
<td>21%</td>
<td>35%</td>
</tr>
<tr>
<td>Food</td>
<td>17%</td>
<td>20%</td>
<td>25%</td>
<td>38%</td>
</tr>
</tbody>
</table>

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

Sources: KFF Health Tracking Poll (conducted August 23-28, 2018)
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
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!
Take Action: Call

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
Take Action: Take It To Twitter

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

http://nosurprisescampaigned.org/share-your-story/
Questions?
Contact
info@norsurprisescampaign.org

nosurprisescampaign.org

@FamiliesUSA