

What is a SURPRISE MEDICAL BILL?



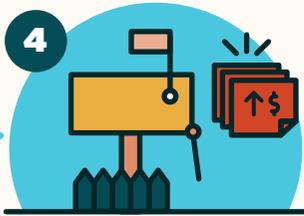
1
In a medical emergency, patients must rush to the nearest emergency room. Patients can't "shop around" to find doctors and ERs in their insurer's network.



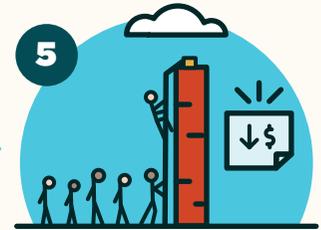
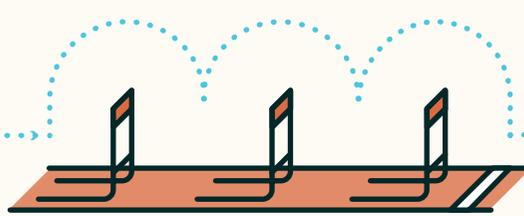
2
Patients unknowingly get health care that is outside of their insurer's provider network.



3
The insurance company and out-of-network doctor or other health care provider fight over the bill. Doctors charge high prices and insurers pay low rates. Instead of resolving their disagreements, they off-load the cost onto the patient.



4
The patient, who is recovering at home, gets hit with a surprise bill—big out-of-network charges on top of the expected deductible and copays.



5
Texas technically has a mediation system to address some bills, but the complicated steps required just for patients to begin mediation, prevent many from benefiting.



Other states have systems to address surprise bills that don't place hurdles in front of patients. The Legislature should protect all Texans who have had an emergency from surprise medical bills. Insurance companies, doctors, hospitals, and other health care providers should be the ones to initiate mediation and use Texas' system to reach agreement on prices.