



PHYSICIANS PARTNERING WITH PATIENTS

### Physicians Commend Bipartisan Senate Working Group for Effort to Ban Surprise Medical Bills

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**WASHINGTON** – Following the introduction of the Stopping the Outrageous Practice (STOP) of Surprise Bills Act of 2019, physicians around the country applauded the commitment of Senators Bill Cassidy (R-LA), Michael Bennett (D-CO), Tom Carper (D-DE), Maggie Hassan (D-NH), Lisa Murkowski (R-AK), and Todd Young (R-IN) to end surprise medical billing and protect patients nationwide.

Physicians for Fair Coverage (PFC), a non-profit, non-partisan alliance of tens of thousands of physicians, is dedicated to a federal solution to end surprise medical billing that ensures patients are not caught in the middle between providers and insurers, increases transparency, holds patients harmless, and supports patient access to the best doctors in an emergency without the threat of costly, unexpected medical bills.

"We are pleased that the bipartisan Senate working group has included in their compromise bill the only solution that has shown years of success at the state level in combating surprise billing," said **Dr. Sheriff Zaafran, Chair of Physicians for Fair Coverage**. "The independent dispute resolution (IDR) model levels the playing field for providers, hospitals, and health plans – and leaves the patient out of the middle of any pricing disputes. What that means for patients is they only pay their usual co-pay for out-of-network care and don't have to worry about getting hit with an outrageous bill. We know that in states where IDR has been implemented, physicians, hospitals, and insurers – and most importantly the patients – say the law has successfully protected consumers while ensuring a fair process for all stakeholders."

A recent [case study](#) by researchers at the Georgetown University Center on Health Insurance Reforms focused on New York State's independent dispute resolution process found IDR has resulted in a decrease in out-of-network claims, a "dramatic" decline in consumer complaints about surprise bills, and no "indication of an inflationary effect in insurers' annual premium rate filings." Five years after enactment, ten states and counting – from Colorado to Texas to Washington – have modeled legislation on the success of the IDR process in New York.

"Everyone wants to protect patients from receiving a surprise bill, but we must be mindful that any solution to ban surprise bills doesn't trigger a series of unintended consequences that threatens access to quality care," said **Dr. Zaafran**. "Proposals that sound simple but would cause major disruptions to our health care system – from bundling to network matching to government rate setting – are risky, untested, and make for better bumper stickers than policy solutions. PFC is focused on working with all members of Congress on a compromise solution to surprise billing that truly protects patients."

**Background:**

Each year, millions of Americans seek emergency care at a hospital, and they do their best to ensure they receive care at an in-network hospital covered by their health insurance plan. However, even if patients receive care at an in-network hospital, they could be treated by an out-of-network physician, which may result in what is commonly referred to as a surprise or balance medical bill.

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**About Physicians for Fair Coverage**

Physicians for Fair Coverage (PFC) is comprised of tens of thousands of physicians in a variety of specialties serving communities in all 50 states. Its partners include the National Patient Advocate Foundation, the Emergency Department Practice Management Association, the American College of Emergency Physicians, the American College of Radiology, the American Society of Plastic Surgeons, the American Psychiatric Association, the American Academy of Orthopaedic Surgeons, the American Association of Emergency Medicine, the Society of Hospital Medicine, multiple state medical societies, and dozens of other state physician and patient organizations. To learn more, visit [www.endtheinsurancegap.org](http://www.endtheinsurancegap.org)