

## Surprise Billing Gaining Attention

Balance billing over the amount allowed for a medical service by the insurance company has long been a problem. The advent of network-based plans such as Preferred Provider Organizations (PPOs) and Health Maintenance Organizations (HMOs) seemed to be a solution to the balance billing problem since provider reimbursement is determined by contract. But, the issue remains when a person receives services by a non-network provider.

**This issue of *Legislative Review* will review the issue of non-network services and balance billing.**

## Air Ambulance Service – Special Case

Air ambulance services have been in the spotlight for surprise bill situations; largely because the bills can be so costly. **Consumers have reported balance bills for air ambulance services ranging from \$15,000 to \$100,000.**

**Complicating the situation is that insurers may not agree that air ambulance services were necessary.** Consumers are caught in the middle. **The services are often called by emergency responders such as EMTs or police.** Also, in some parts of the country the geographical challenges coupled with the need to get speedy care may mean that air ambulance is the best means to get care.

One case discussed in a September 2017 article in *The Hill* resulted in a \$50,950 surprise bill for the patient's family. The full cost of the trip to the hospital was \$58,142.

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## Letter from Karen Knippen

Insurance laws, rules and contracts are complicated and confusing. Even we insurance professionals have experienced frustration at times. This issue of ***Legislative Review*** addresses some of the history behind these confusing surprise bill situations and efforts occurring to remedy them.

To be sure, clients are not pleased when their health plan doesn't pay a claim as they expected. In such situations they often turn to you – their broker. By knowing the rules and how to cut through the proverbial "red tape" you provide a service of great value.

Sincerely yours,



Karen Knippen, RHU, REBC  
Senior Vice President

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