

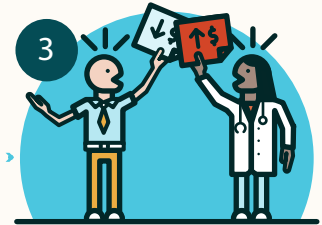
What is a SURPRISE MEDICAL BILL?



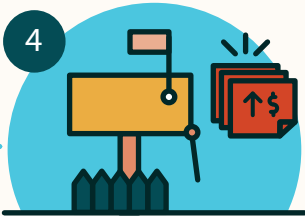
In a medical emergency, patients must rush to the nearest emergency room. Patients can't "shop around" to find doctors and ERs in their insurer's network.



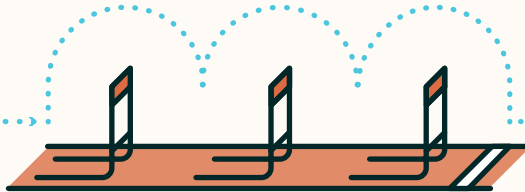
Patients unknowingly get health care that is outside of their insurer's provider network.



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.



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.



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.

HURDLES KEEP TEXAS PATIENTS *from* Benefiting from Surprise Billing Mediation

Few Texans can access the help they need

250,000

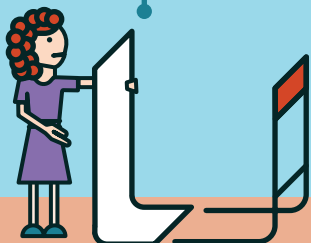
Texas patients get surprise medical bills that could go to mediation, if the Legislature removes hurdles (over a 2-year period).

FEWER THAN

4,000

Texas patients have ever used mediation.

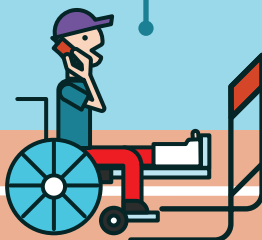
Decode complex medical bills



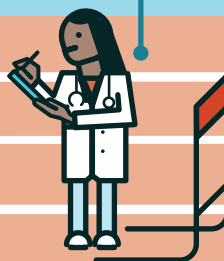
Know about and understand mediation



Know if your type of insurance is eligible



Avoid loopholes. Bills must top \$500 and be from certain doctors



Apply for mediation with Texas Department of Insurance



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Sources and more info: <http://bit.ly/surprisemed>