

Our Take on Surprise Medical Balance Billing

By Corporate Synergies
September 17, 2019

The Hill reports that a bipartisan push for legislation to protect patients from massive surprise balance billing faces opposition from doctors and hospitals.¹ According to the article, doctors' groups are running millions of dollars in ads against Congress' effort to address the issue. Meanwhile, while most hospitals do not frequently take patients to court over medical debt, Carlsbad Medical Center in New Mexico has filed lawsuits by the thousands, *The New York Times* reports.²

Employees now face uncertainty and anxiety over receiving a surprise "balanced bill" for doctor-ordered medical tests, procedures and hospitalizations, or for treatment for emergency care. As a health insurance broker that provides employee claims resolution through our internal [BenefitsVIP® employee advocacy and support center](#), we've heard plenty of horror stories about surprise medical bills, and we work to resolve them. It's not always enough that an employee gets a pre-approval for services. All too often the patient encounters situations where the hospital and surgeon are in-network and pre-approved, only to learn that a consulting specialist or an anesthesiologist isn't.

We're helping self-insured employers implement pre-emptive solutions to prevent surprise medical balance billing.

One solution that's gaining traction is reference-based pricing, which specifically targets billing.

Reference-based pricing allows employers to pay for medical services based on a percentage of Centers for Medicare & Medicaid Services reimbursements (i.e. Medicare + 30%), rather than a percentage discount of billable charges.

Our work with [reference-based pricing](#) service providers has given us greater insight into how employers with self-insured health plans can take greater control of their claims by paying provider bills based on the actual cost of service instead of inflated billed charges.

Back in Congress, there are still powerful committee chairmen backing surprise medical bill legislation, *The Hill* reports. But congressional aides backing the legislation say they think the doctor and hospital groups are really trying to kill the entire effort and protect a status quo that allows them to bill patients exorbitant amounts, according to the article.

We suggest that everyone set aside politics and financial self-interests and follow the lead of the Hippocratic oath, "First, do no harm." ■

¹[The Hill](#), "Push on Surprise Medical Bills Hits New Roadblocks"

²[New York Times](#), "As Patients Struggle with Bills, Hospital Sues Thousands"

For more information, please call [1.877.426.7779](tel:1.877.426.7779)