

Factually

Health + Policy

No doubt about it, health care costs are rising and it's a concern for all of us. It's not simple, but it's important to know the facts around the numerous variables that make up health insurance premiums. One key component of this annual expense? **Surprise billing.**

Who is most likely to receive a **surprise medical bill** even though they have insurance?



SOURCE: Health Affairs: One In Five Inpatient Emergency Department Cases May Lead To Surprise Bills

+50%

of American adults have received a **surprise medical bill**

The charges were most often for physician services (53%) followed closely by lab tests (51%)

SOURCE: Research survey by NORC at the University of Chicago

Providers who charge more than the Medicare rate

ANESTHESIOLOGISTS



RADIOLOGISTS



EMERGENCY MEDICINE PHYSICIANS



and most often send **surprise medical bills**

SOURCE: Bai, G., & Anderson, G. F (2017). Variation in the Ratio of Physician Charges to Medicare Payments by Specialty and Region. JAMA 317(3)

Meet Tony



Tony went to an **in-network** hospital ER thinking he was having a heart attack. Instead, he required emergency surgery for a ruptured bowel. Tony received **TWO out-of-network bills totaling \$14,000** from the surgeon and assistant surgeon.

Meet Jen



Jen had surgery by an **in-network** surgeon at an in-network hospital. But the surgeon used several **out-of-network** providers and also submitted his claim as if he were out-of-network too. The grand total? **FOUR surprise bills totaling \$400,000+.**

Names are for illustration purposes only, but stories are from real Coloradans.

Now you know.

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