

Surprise Medical Billing Legislative Package

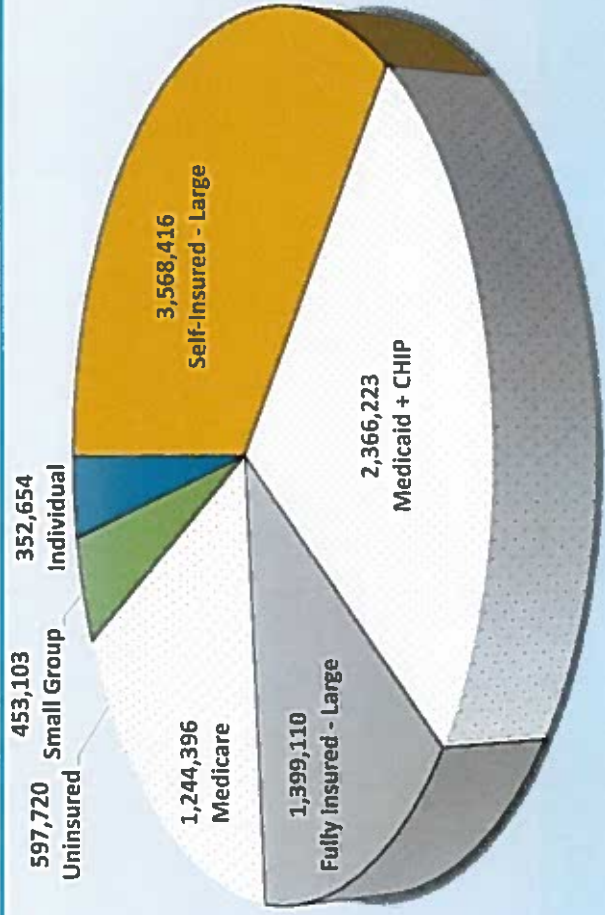


Nationwide View



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Michiganders Protected – 5.7 Million



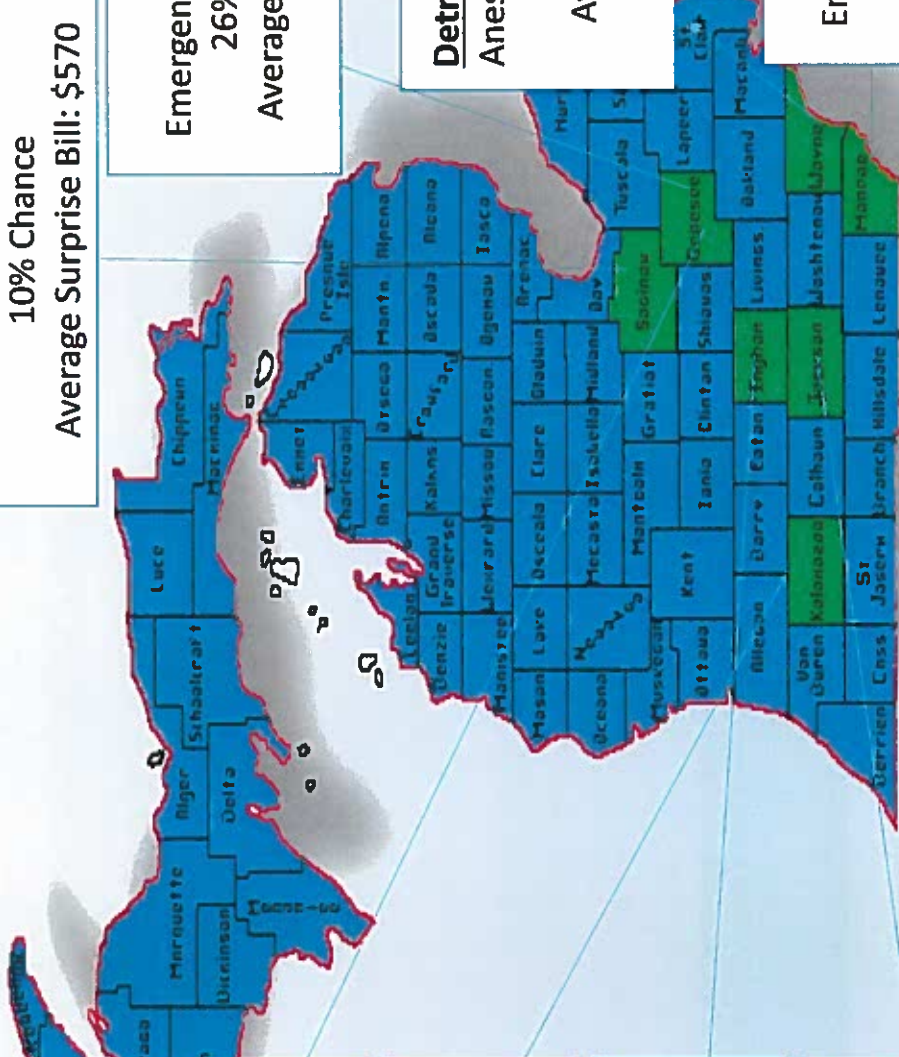
Surprise Billing Propensity Select Areas

● - Case Studies

Saginaw
Anesthesiologist Outpatient
10% Chance
Average Surprise Bill: \$570



HEALTH CARE
COST INSTITUTE



Flint
Emergency Outpatient:
26% Chance
Average Surprise Bill: \$253

Flint
Anesthesiologist Outpatient:
17% Chance
Average Surprise Bill: \$728

Kalamazoo/Portage
Anesthesiologist Outpatient Basis:
10% Chance
Average Surprise Bill: \$271

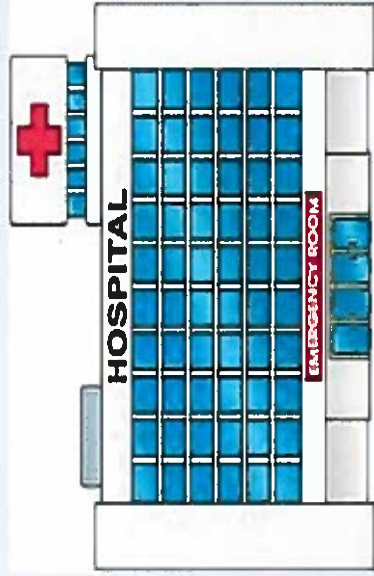
Lansing/East Lansing
Emergency Outpatient Basis:
21% Chance
Average Surprise Bill: \$419

Jackson
Radiologist Outpatient Basis:
43% Chance
Average Surprise Bill: \$49

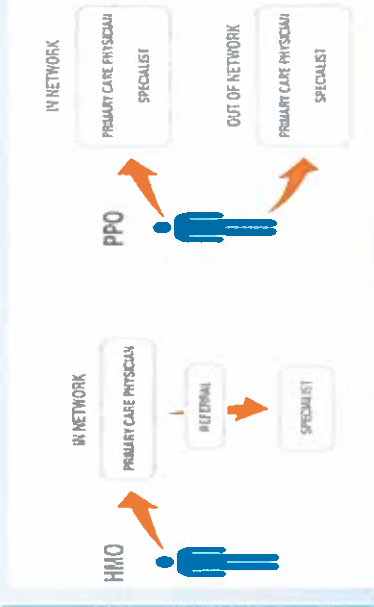
Detroit/Dearborn/Warren
Anesthesiologist Inpatient:
9% Chance
Average Surprise Bill: \$1,397

Monroe
Emergency Outpatient:
17% Chance
Average Surprise Bill: \$258

Policy Goals - Comprehensive Protections



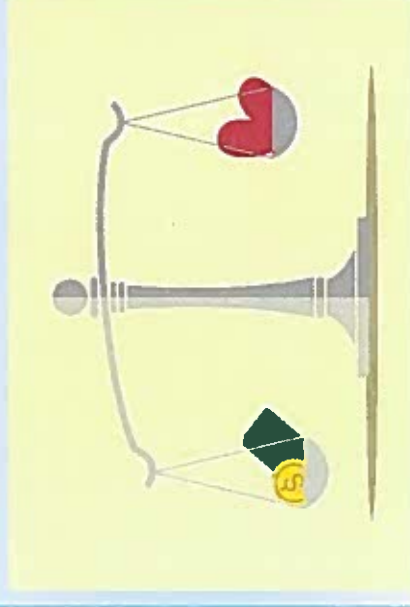
**Hospital and
ER Settings**



**Applies to All
Insurance
Types**



**Patient is Out-
of-the-Middle**



**Provides
Adequate
Payment
Standard**



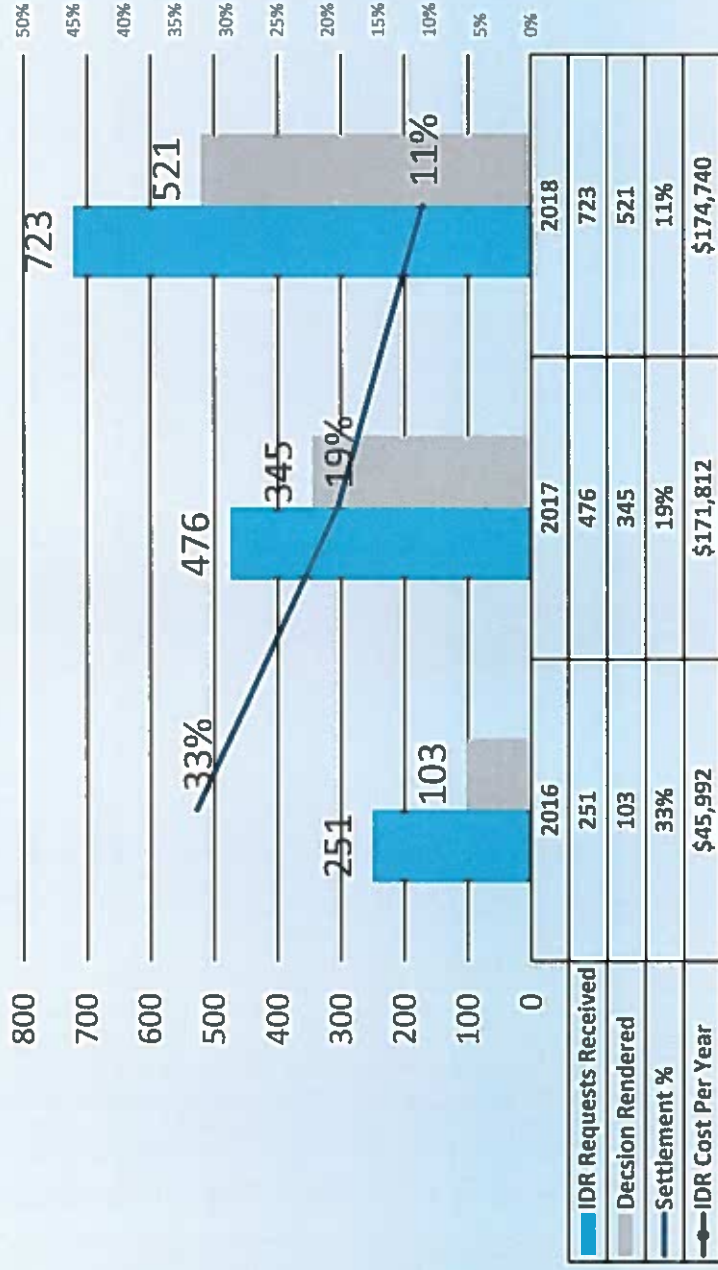
Arbitration – A Cautionary Tale



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NY IDR Resolutions 2016-2018



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Arbitration – A Cautionary Tale

Texas' Surprise Billing Laws

- 1) Original Law Passed in 2009, Amended in 2015, and 2017 – Replaced in 2019
- 2) 2019 Bill Passed 29-2 – Opposed By 2 Physician-Legislators
- 3) Texas Department of Insurance received 4,519 Requests in 2018 – Causing A Backlog
- 4) New Texas Law Only Covers 16% of Texans



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IDR Requests - Texas 2011-2019



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Network Adequacy

Federal Regulation

- ACA – Section 156.230
- Annual Review under “Letter to Issuers”

State Level

- MCL 500.3428, 3513, 3529, 3530
- Michigan Network Adequacy Guidance/Bulletin

Accreditation Body

- Plan Accreditation Through NCQA or URAC
- Updated Annually and Reviewed



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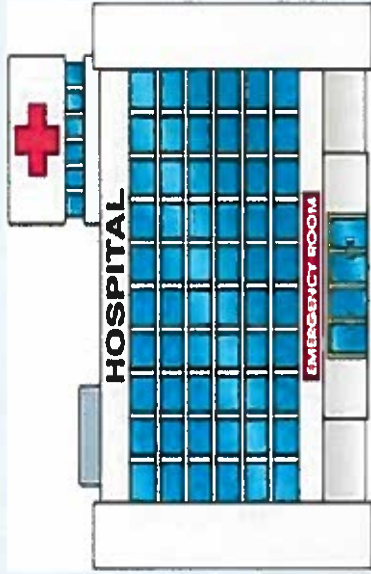
Policy Suggestions

- Utilize the “Median” Average for In-Network Rates
- Remove References to “Denied” and Replace with “maintains the processing”
- Ensure Reimbursement Accuracy for Cases with Complicating Factors
- IRO Review of Complicating Factors Before Arbitration

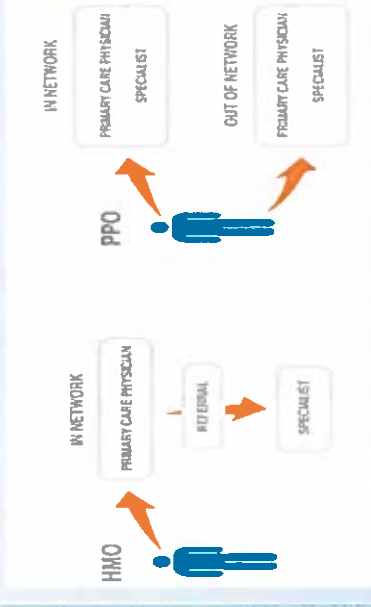


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Policy Goals - Comprehensive Protections



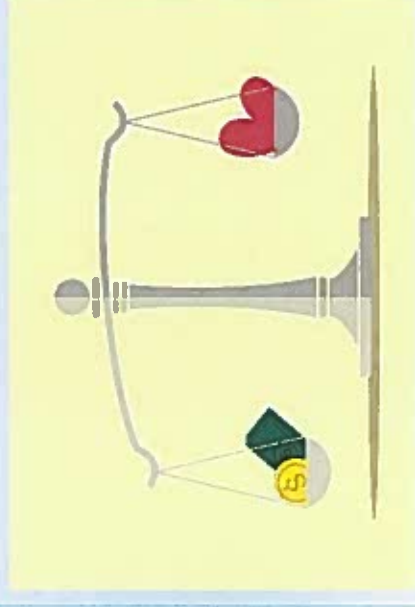
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