



Protection Against the Unexpected

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One of the most frequent complaints about our medical care system is the unexpected (surprise) items on your medical bill after a procedure. Like the out-of-network anesthesiologist who bills thousands of additional dollars after you carefully scheduled a procedure at an in-network facility, with an in-network surgeon. Or the expensive ambulance ride that turned out to be out-of-network. (If you need a ride in an ambulance, chances are you weren't in an ideal position to schedule it.) A recent survey found that for people in large employer plans, 18% of all emergency visits and 16% of in-network hospital stays had at least one out-of-network charge associated with the care.

That doesn't count so-called "balance billing," where a physician might bill a patient directly for services rendered. A more comprehensive survey found that 39% of insured non-elderly adults received an unexpected medical bill in the previous 12 months.

In an attempt to stem this flow of dollars out of consumers' pockets, Congress passed the No Surprises Act, which went into effect on January 1. The bill would end many of these out-of-network surprise expenses and specify that if you choose to receive services from an out-of-network provider, or if an out-of-network provider happens to show up on your service team, you cannot be billed more than an in-network cost. The new law also requires health care providers and facilities to give you an easy-to-understand notice explaining whenever you are getting care out of network, and your options to avoid balance bills. You are not required to sign that notice or get care out of network.

Beyond that, people can protect themselves by asking their insurance providers, directly, what will be covered (or not) under the policy, and to ask their doctor how a medical procedure will be coded for billing purposes. If you elect to have non-emergency surgery, make sure everyone with whom you interact with and who participates in the procedure will be in-network. You can also comparison shop prices for different procedures using the Healthcare Bluebook.

Sources:

<https://www.healthsystemtracker.org/brief/an-examination-of-surprise-medical-bills-and-proposals-to-protect-consumers-from-them-3/>

<https://www.cms.gov/nosurprises/Ending-Surprise-Medical-Bills>

<https://www.cms.gov/nosurprises/consumers/new-protections-for-you>

<https://www.advisorperspectives.com/articles/2022/04/28/how-to-avoid-going-broke-from-surprise-medical-bills>

If you have any questions about this article or want to discuss your family finances, investment portfolio, or financial planning advice, please call on me anytime at my number [\(215\) 325-1595](tel:2153251595) or you can [click here to schedule a meeting](#).

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Jeffrey Broadhurst
MBA, CFA, CFP
Broadhurst Financial Advisors, Inc.



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Our physical and mail address:

1911 West Point Pike
P.O. Box 301
West Point, PA 19486-0301

Contact us:

Phone: (215) 325-1595
Email: jeff@broadhurstfinancial.com