

Thursday, November 1, 2018

## A Message to AHA Members: New Consumer Guide to Help Patients Avoid Surprises in their Medical Bills

### *The Issue:*

The issue of “surprise” medical bills has taken on greater urgency as health plans restrict the number of providers in their networks and the services they cover without their pre-approval, and patients shoulder more of their health care costs. Patients are vulnerable to receiving these bills (also known as “balance” bills) when they unknowingly receive care from an out-of-network provider. This may happen when a patient accesses emergency services out-of-network but can also occur when a patient receives emergency or non-emergency care from an out-of-network physician providing services in an in-network hospital.

### *Our Take:*

The AHA believes patients and their families should be protected from the financial burdens of unexpected medical bills. Health insurance and health care billing are complex, and it can be difficult for patients to understand their coverage and obligations. Although insurers are in the best position to help patients understand what is considered in network or out of network, everyone providing health care services has a role to play in helping consumers navigate the complicated health care delivery system.

**That is why we have partnered with the Healthcare Financial Management Association and America’s Health Insurance Plans on a new guide to help patients understand the questions they can ask to help avoid paying more than expected for health care services.** Available in both English and Spanish, many of the suggestions in this guide are designed for situations where patients can schedule care in advance. The guide will also help them understand what they can do to lessen the chances of an unexpected balance bill in an emergency.

[Please click here to download the guide in PDF form.](#) Please visit our [website](#) for additional patient-friendly information on hospital pricing and how hospitals are serving their communities.

### *What You Can Do:*

- ✓ Post this guide on your public-facing website to help patients access this valuable information as they plan for their care.
- ✓ Provide copies of the guide to your schedulers and financial assistance counselors, and encourage them to share it with patients as they prepare for their care.
- ✓ Provide copies to your affiliated or privileged physicians to share with patients as they refer them for care and ask them to remind patients that hospitals have patient advocates to talk with them about billing questions.

### *Further Questions:*

Please contact Molly Collins Offner, director of policy, at (202) 626-2326 or [mcollins@aha.org](mailto:mcollins@aha.org), or AHA Member Relations at (800) 424-4301 with further questions.