[Issue Brief] State Surprise Billing Protections: Are States Making the Grade for Patients?

The ongoing COVID-19 pandemic has exacerbated the issue of health care affordability in the United States. According to a Pew Research Center study, since the pandemic began, 25% of adults have had trouble paying bills, with 11% having particular difficulty in affording medical care. Lower income Americans face an even more dire situation, with 46% having had trouble paying bills and 19% unable to afford medical care. Already stretched thin by the pandemic, the last thing Americans across the country need is to open their mailboxes to find an unexpected and unwanted arrival – costly surprise bills for medical care. As some primary care practices have reported 70% reduction in office visits, the fear of a surprise medical bill is counter-productive to public health as Americans continue to reduce their use of healthcare services over the course of the pandemic. Americans need the reassurance that obtaining medical care will not result in surprise medical bills that break the bank. While surprise billing has chronically plagued our healthcare system, the ongoing pandemic accentuates the acute need for surprise billing protections. In this brief, we comprehensively review state surprise billing legislation and assess the strength of state surprise billing protections based on how effectively their provisions protect patients.

Read the complete report: State Surprise Billing Protections: Are States Making the Grade for Patients?