

# Fix New York's Surprise Medical Bill Law!



Building Quality, Affordable Health Care for ALL New Yorkers

## What is a surprise medical bill?

Health plans use networks of doctors, hospitals and labs that agree to take discounted prices for their members. But sometimes, members cannot use one of these in-network providers. A **surprise medical bill** is when a health plan member gets unexpectedly treated by an out-of-network provider.

In 2015, New York became the first state to pass a **Surprise Medical Bill Law**. This bill protects patients in most situations. For example, if your in-network doctor sends your test samples to an out-of-network lab without telling you, you might get help under the law.

If you get a surprise medical bill, call Community Health Advocates (CHA), New York State's designated consumer assistance program. CHA's toll-free helpline number is 1-888-614-5400

## Fix the Surprise Bill Law Loophole!

New York's Surprise Medical Bill Law protects consumers in many cases. But there are still some loopholes.

**Problem:** Patients are often stuck paying for out-of-network bills when a provider or health plan incorrectly tells you the doctor is in-network.

**Solution:** Make it the responsibility of health plans and providers to pay for their own mistakes, instead of charging patients like you.

**The Patient Medical Debt Protection Act (A.8693/S.6757) would make this happen!** This bill would treat surprise bills caused by misinformation the same way New York law treats other surprise bills. That means health plans and providers would have to come up with a solution without involving patients.

## Here's what you can do!

- Ask your state representatives to support the bill—or thank them for their current bill— Check out the online action center at: <https://www.cssny.org/campaigns/entry/end-medical-debt>.
- Share your story. If you've experienced any of the problems we are working to solve, please let us know. Contact [dzheng@communitycatalyst.org](mailto:dzheng@communitycatalyst.org) or call 212-870-2010.

### Shirley's Story

Shirley had good health insurance through her job. When she needed back surgery, she checked that the surgeon was in-network with her health plan. After the surgery, she got a bill for \$33,000. The surgeon had recently left the insurance network — and both his office and her health plan had given her outdated information. *She's still paying off the bill 3 years later!*



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