**US Statistics on Surprise Medical Billing**

### One in 5 Insured Adults Had a Surprise Medical Bill in the Past 2 Years

- **No**: 58%
- **Yes**: 41%
- **Don’t Know/Refused**: 1%

Percent who received a surprise bill because the provider was out of network.

In the past 2 years, did you or a family member receive an unexpected medical bill?

### Two-Thirds of Adults are Worried About Being Able to Afford Unexpected Medical Bills

Percent who say they are worried about being able to afford each of the following for themselves and their family:

- **Unexpected medical bills**: 67%
- **Health insurance deductible**: 53%
- **Gasoline or other transportation costs**: 46%
- **Prescription drug costs**: 44%
- **Monthly utilities like electricity or heat**: 43%
- **Monthly health insurance premium**: 42%
- **Rent or mortgage**: 41%
- **Food**: 36%

*Among insured.

### On Average, 18% of Emergency Department Visits Result in at Least One Surprise Bill, but the Rate Varies by State

Among people with large employer coverage, the share of emergency visits with at least 1 out-of-network charge:

- 0-10%
- 11-20%
- 21-30%
- 31% or more
- Insufficient data

### Majorities Support Government Action to Protect Against Surprise Bills

Percent who say the federal government should take action to protect patients from costs not covered by insurance in the following situations:

- **Democrats**:
  - Taken to an out-of-network hospital in an emergency: 90%
  - Taken to an emergency department by an out-of-network ambulance: 91%
  - Treated by an out-of-network physician at an in-network hospital: 88%

- **Republicans**:
  - Taken to an out-of-network hospital in an emergency: 61%
  - Taken to an emergency department by an out-of-network ambulance: 62%
  - Treated by an out-of-network physician at an in-network hospital: 60%

### Several Federal Bipartisan Bills Have Been Introduced So Far to Address Surprise Billing

<table>
<thead>
<tr>
<th>Bills</th>
<th>Key Payment Provisions</th>
<th>Key Patient Protections in All Bills</th>
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<tbody>
<tr>
<td>Senate HELP Committee bill (S 1895)</td>
<td>• Insurers reimburse providers (physicians/hospitals) for surprise bills based on benchmarked median in-network rate.</td>
<td>• Health plans must cover out-of-network emergency bills.</td>
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<tr>
<td>House Energy and Commerce bill (HR 2328)</td>
<td>• Insurers reimburse providers for surprise bills based on benchmarked median in-network rate. • Provider can request independent dispute resolution (IDR) process if surprise bills at least $1250. Losing party pays IDR process fee.</td>
<td>• Health plans must cover bills from out-of-network physicians within in-network facilities. • In-network cost sharing applies to all surprise bills. • Surprise bill providers cannot collect more than in-network cost sharing amount from patients. • These rules apply to all group and individual plans.</td>
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<td>Ruiz/Roe bill (HR 3502)</td>
<td>• Surprise bill is paid based on IDR process, which takes into account 80th percentile of billed charges, among other factors. Losing party pays IDR process fee.</td>
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</tbody>
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*Two additional House committees with jurisdiction—the Ways and Means and Education and Labor Committees— are also considering legislation on surprise billing.

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