



**OUR 2017 PRESCRIPTION  
TO KEEP TEXAS HEALTHY**

# Stop Health Insurance Tactics That Cause Surprise Medical Bills



Insurance company tactics like high deductibles, narrow networks, unwillingness to contract, notoriously inaccurate physician directories, and low maximum allowables for out-of-network services are placing more of the financial risk and burden of surprise bills on the shoulders of our patients.

Physicians care. We don't want our patients "surprised" by bills. We don't want our patients to suffer a financial crisis in the wake of a medical crisis.



Physicians Caring for Texans

*(continued)*

## WE SUPPORT

- **Senate Bill 507 by Hancock/House Bill 1566 by Frullo.** Expand the current mediation process to all physicians and providers providing out-of-network services at certain in-network facilities, and to certain out-of-network scenarios where patients are receiving surprise bills for emergency care. Maintain the current \$500 threshold for mediation
- **Senate Bill 2210 by Hancock/House Bill 2760 by G. Bonnen.** Require insurance companies to update online network directories daily instead of once a month.
- **House Bill 477 by Collier.** Require insurers to educate prospective purchasers of individual health plans on provisions such as copayments, deductibles, coinsurance, networks, and financial responsibility for in-network and out-of-network services.

## Data Points

- Each year since 2009, the number of requests for mediation has increased, as data from the Texas Department of Insurance (TDI) show.
- TMA's Biennial Physician Survey results show a 30-percent drop in Texas physicians' ability to join networks since 2010.
- Six out of 10 Texas physicians have found times they were listed as being in the network when really they were not, and 56 percent have detected cases where they were not listed in a plan but should have been, according to TMA's 2016 Physician Survey.
- More than 300 Texas hospitals do not have even one available emergency physician who is in-network with three of the state's largest health insurance companies.<sup>1</sup>
- For the majority of Texas counties, Texas Department of Insurance has approved waivers for several health plans with major network deficiencies in one or more specialties.<sup>2</sup>

1 A Texas-Sized Problem: How to Limit Out-of-Control Surprise Medical Billing, Center for Public Policy Priorities, Feb. 2017. <http://forabettertexas.org/surprisebills/>

2 List of Insurers Requesting a Preferred Provider Benefit Plan (PPBP) or Exclusive Provider Benefit Plan (EPBP) Waiver. Texas Department of Insurance. <http://www.tdi.texas.gov/hmo/mcqa/networkadqwaivr.html>



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