

STOPPING SURPRISE HOSPITAL BILLING



If you or someone you know has ever received a hospital bill after a trip to the emergency room or having a procedure you thought would be covered by your insurance, you may have been a victim of 'surprise billing.'

This often happens when a patient unknowingly receives medical care from a provider outside their insurance network, even when the health care facility is normally covered. In fact, one in five patients seeking care at an in-network emergency facility are seen by out-of-network health care providers.

Today, the Michigan House of Representatives overwhelmingly approved a bipartisan package introduced by state Reps. **Frank Liberati** (D-Allen Park) and **Roger Hauck** (R-Beal City) to put a stop to surprise billing in Michigan.

House Bill 4459

- » Removes the patient from the billing dispute by prohibiting out-of-network providers from attempting to collect any amount from patients outside of any applicable coinsurance, copayment or deductible. The bill also requires out-of-network providers to negotiate directly with a patient's health insurer to settle any additional payments.

House Bill 4460

- » Requires out-of-network providers to provide notice and disclosure to nonemergency patients that their health care benefit plan may not provide coverage for all scheduled health care services at least 14 days before care is provided and that a patient has the right to request that the service be provided by a provider within their insurance network. If an out-of-network provider does not receive written consent from the nonemergency patient, their reimbursement for services would be limited.

House Bill 4990

- » Requires the Department of Licensing and Regulatory Affairs (LARA) to investigate any instances of negligence, failure to exercise due care, incompetence, unethical business practices, unprofessional conduct or any criminal offenses by health professionals or licensees and submit reports to the appropriate disciplinary subcommittees.

House Bill 4991

- » Adds a fine as a sanction if one or more grounds of disciplinary action exist.