

Protect Georgians from Surprise Medical Bills!



HOW DO SURPRISE MEDICAL BILLS HAPPEN?

Surprise medical bills occur when an insured patient encounters out-of-network providers at an in-network facility during the course of care. A few weeks later, the patient receives a bill for the portion of the charges not covered by the insurer. This process, called **balance or surprise billing**, can leave the patient stuck with an exorbitant bill.



GEORGIANS NEED PROTECTION

George C. had his right foot amputated at an in-network hospital. At the time, he was assured that all the providers were approved by his insurance company. Almost a year later, he received multiple bills that totaled almost \$60,000 for services that the hospital says were not paid. **"I found out they used out-of-network providers when they assured me they would [not]. They would not dismiss the bills and I had no alternative but to file for bankruptcy."**

TAKE PATIENTS OUT OF THE MIDDLE

We believe patients like George C. should be protected from these egregious bills. Georgians should not be expected to pay out-of-pocket to settle disputes between the provider and the insurer. The **Surprise Billing Consumer Protection Act** takes patients out of the middle.



HOW THE ACT WILL PROTECT GEORGIANS

Senate Bill 359 and **House Bill 888**, twin bills also known as the **Surprise Billing Consumer Protection Act**, protects Georgians from surprise medical bills by:

- Ensuring that patients are "held harmless" in billing disputes between insurers and providers;
- Requiring patients to give consent first before receiving out-of-network services;
- Enabling insurers and providers to settle any disputes through a resolution process.

The Act covers a wide array of healthcare products and providers, including hospital or ambulatory care facilities where specialty care providers are frequently contracted, often out-of-network.

**Please support the
Surprise Billing Consumer Protection Act
to protect Georgians from surprise medical bills!**