

Guidelines for Effective Policy Solutions to End The Surprise Insurance Gap

- + **Patients should not be financially penalized** for unexpected out-of-network (OON) care.
- + **In-network rates should be applied** to any patient deductibles and cost-sharing.
- + **An appropriate and fair standard** should be created for out-of-network services using a reimbursement schedule connected to an independently recognized and verified charge-based database.
- + **Physicians should no longer submit balance bills** to patients for unexpected out-of-network services.
- + **Insurers should be prevented** from providing false, misleading and/or confusing information in regards to coverage.
- + **Strong penalties for insurance companies and physicians** that violate this law should be established so patients are always protected.
- + **Greater transparency** should be required of insurers. Specifically, Network provider directories should be easily accessible for both patients and physicians, updated immediately and completely accurate.

