

End Kentucky's Surprise Coverage Gap

A growing number of Kentucky patients are receiving surprise medical bills for care they thought was covered by insurance. Why? Insurance companies are forcing doctors and providers out of their narrow and tiered networks, even as they charge patients more out of pocket. This coverage gap leaves patients without options and leads to surprise bills.



Kentucky insurance companies are narrowing their networks, creating coverage gaps.



A large Kentucky insurance company is refusing to cover emergency visits it deems "unnecessary."



Insurance companies are working behind the scenes to pass legislation that protects their profits, not their patients.

Insurance companies want politicians to let them get away with this. But patients and doctors need a fair solution. Without one, insurance networks will continue to cost more and cover less, and the business environment for providers will become unsustainable and create an access to care crisis.

SB 79: A Comprehensive Solution

Kentucky senators have introduced SB 79, a comprehensive solution that takes patients out of the middle between the insurer and the provider, ensures patients will not be financially penalized for unexpected out-of-network care, and calls for increased transparency. SB 79 protects patients while ensuring long-term access to quality care.

SB 79 is a Comprehensive Solution That Will:



Ensure patients will not be financially penalized for unexpected out-of-network care.



Create an appropriate and fair standard for out-of-network services using a reimbursement schedule connected to an independently recognized and verified charge-based database.



Require transparency from insurers, including through making provider directories accurate, up to date and easily accessible for both patients and physicians.



Prohibit insurers from providing false, misleading or confusing information about coverage.



Improve insurance network adequacy to protect patients from exploitative business practices and ensure greater access to care.



Establish strong penalties for insurance companies and physicians that violate the law.

End the Surprise Insurance Gap is a growing alliance of physicians associations, patient advocates and consumer groups fighting to improve patient protections, promote transparency and increase access to care. We represent more than 70,000 physicians caring for over 50 million patients in more than 3,000 facilities nationwide.