



The Problem

Insurance companies are forcing emergency room doctors, radiologists, anesthesiologists and other providers out of their networks — raking in record profits while creating surprise insurance gaps which leave patients to foot the bill.



A growing number of Americans have received a surprise medical bill for out-of-network care.



Narrow networks and low provider reimbursement are hurting access to care, especially in rural areas.

The Solution

We pursue state legislation that effectively ends surprise billing, boosts transparency to help patients, secures fair physician reimbursement and ensures access to quality health care.

Ending Surprise Medical Bills by Closing Surprise Insurance Gaps

Our Legislative Priorities:



Protect patients.

- Patients should not be financially penalized for unexpected out-of-network care.
- In-network rates should be applied to patient deductibles and cost-sharing.
- Strong penalties for insurance companies and physicians that violate transparency provisions should be established so patients are always protected.



Ensure access to care.

- 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.
- States should create and enforce standards for adequate networks.



Improve transparency.

- 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.
- Insurers should be prevented from providing false, misleading and/or confusing information in regards to coverage.

About PFC

We are a growing nonprofit, nonpartisan, multi-specialty alliance of physician practices with 70,000+ physicians in 48 states serving more than 50 million patients per year.

Learn More & Join Us:

- thepfc.org
- endtheinsurancegap.org

Follow Us:

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Why Act Now?

As their citizens face rising health care costs, states are increasingly introducing legislation that confronts surprise medical bills. More often than not, this legislation benefits the insurance industry at the expense of patients and physicians.

Our mission is to enact state laws and regulations that fully protect patients from the surprise insurance gap while preserving access to care.

State Surprise Billing Legislation Introduced Each Year

