



End Rhode Island's Surprise Coverage Gap

A growing number of Rhode Island 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, tiered networks, leaving patients uncovered, often in emergencies, when people need insurance most.



Rhode Island insurance companies are narrowing their networks, creating coverage gaps.



Nearly 10% of Rhode Island residents have medical debt in collections.



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

Patients and doctors need a fair solution. Allowing increasingly narrow networks without fair reimbursement standards essentially punishes doctors for insurers' faulty coverage and creates an unsustainable business environment that will lead to an access-to-care crisis in Rhode Island. Rhode Island residents deserve legislation that protects patients, preserves access to care, and promotes transparency.

A Comprehensive Solution

Working together, doctors and patients can help Rhode Island lawmakers bring about a better, fairer, comprehensive solution that takes patients out of the middle, boosts transparency, and effectively ends surprise billing while ensuring long-term access to quality healthcare.

Rhode Island Should Enact Common-sense Legislation That:



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



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



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



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



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



Establishes 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 65,000 physicians caring for over 50 million patients in more than 3,000 facilities nationwide.