

PRESS RELEASE

David Allen, 202-657-2863, dallen@ahip.org

Tess Thomson, 202-942-1082, tess.thomson@bcbsa.com

New Study: No Surprises Act Protects 9 Million Americans from Surprise Medical Bills

WASHINGTON, D.C. – (November 17, 2022) – For millions of Americans, the No Surprises Act (NSA) protects them from surprise medical bills they did not expect, at prices they could not afford. Today, AHIP and the Blue Cross Blue Shield Association (BCBSA) released [new data](#), which builds upon a previous [analysis](#) and demonstrates how many consumers have already benefitted from the NSA.

“Thanks to the No Surprises Act, millions of Americans no longer face a complicated, confusing billing bureaucracy, being harassed by collection agencies, or even potential legal action,” said Matt Eyles, AHIP president and CEO. “The No Surprises Act has provided relief from the fear, stress, and frustration that comes with surprise medical bills, and we’ll continue to work with the Administration, Congress, and other health care stakeholders to protect patients from surprise medical bills for care they did not choose—or they didn’t even know they received in the first place.”

While the NSA protects patients from the brunt of surprise medical bills, it also establishes arbitration—known as the independent dispute resolution (IDR) process—as a tool to resolve disputes when plans and providers cannot resolve the matter themselves. A significant concern upon the passage of the No Surprises Act was that some provider groups, particularly those backed by private equity firms, would abuse the IDR process and overwhelm the system in a way that could increase health care costs, rather than enter into new network agreements. Those concerns have been borne out in the initial months the Federal IDR Process has been active.

Based on the survey data released today, health care providers have submitted 275,000 claims to the Federal IDR process, nearly 10 times more than the Administration originally anticipated. Using this process this way drives up health care costs for everyone. Health insurance providers urge the Administration and its agencies to make clear that IDR is meant to be used sparingly as a backstop in unique cases where the plan and provider cannot reach an agreement on what constitutes a fair reimbursement.

“A health care emergency should not lead to a financial crisis. The No Surprises Act has now protected 9 million Americans from receiving costly surprise medical bills from care providers—a huge win for patients,” said David Merritt, senior vice president of policy and advocacy for BCBSA. “However, the tens of thousands of arbitration claims filed by providers clearly demonstrate that more needs to be done to ensure that they don’t abuse the system for their financial gain. We’ll continue to work on behalf of patients to protect everyone from surprise medical bills—and lower health care costs with an effective resolution process.”

Data released earlier this year by AHIP and BCBSA found that in the first 2 months of 2022, the NSA [prevented more than two million potential surprise medical bills](#) across all commercially insured patients. This survey builds on those initial findings and underscores the impact of the NSA in protecting consumers from surprise medical bills and highlights the excessive use of arbitration by health care providers.

In October and November 2022, AHIP and BCBSA collectively fielded a survey to their respective member health insurance providers with enrollment in the commercial market, including both employer-sponsored insurance and individual market. The survey was distributed to 84 health insurance providers selling or administering group

health plans and Qualified Health Plans. 33 health insurance providers, collectively representing 122 million commercial enrollees or 57% of total commercial market, responded to the survey via an online tool.

To arrive at the national estimate of the number of NSA-eligible claims, claims submitted to IDR and IDR batches received for claims that have been processed at the time of the survey, the study first calculated these measures per enrollee. It then multiplied these measures by the 2021 Census estimate of the total number of commercial enrollees (213 million) to arrive at the final estimate.

Please click [here](#) to view the survey.

About AHIP

AHIP is the national association whose members provide health care coverage, services, and solutions to hundreds of millions of Americans every day. We are committed to market-based solutions and public-private partnerships that make health care better and coverage more affordable and accessible for everyone. Visit www.ahip.org to learn how working together, we are Guiding Greater Health.

About Blue Cross Blue Shield Association

The Blue Cross Blue Shield Association is a national federation of 34 independent, community-based and locally operated Blue Cross and Blue Shield companies that collectively provide health care coverage for one in three Americans.