

Estimating Surprise Bills Among Members of Commercial Health Insurance

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OVERVIEW

Potential surprise bills occurred for 1.8 percent of commercial health plan members and 6.2 percent of episodes studied in 2018. Emergency episodes had a higher rate of potential surprise bills compared to non-emergency care. Episodes with hospital stays had the greatest estimated consumer liability.

Unexpected, and frequently unavoidable, bills for out-of-network services—commonly referred to as “surprise bills”—have drawn considerable attention. These bills occur across clinical settings and specialties, but more often occur when a consumer cannot choose their provider, such as in an emergency. To date, more than half of states have some level of protection from surprise bills for members of commercial plans. Additionally, the No Surprises Act, signed into law in December 2020, provides new protections in federal law.

The Anthem Public Policy Institute partnered with HealthCore to conduct this analysis on the occurrence of potential surprise bills across clinical settings and provider types as well as their associated costs for consumers.

Topics

- Overview of surprise bills and existing protections
- Methodology
- Surprise bills by setting and provider type
- Estimated consumer liability from potential surprise bills
- Comparison of surprise billing estimates across studies