



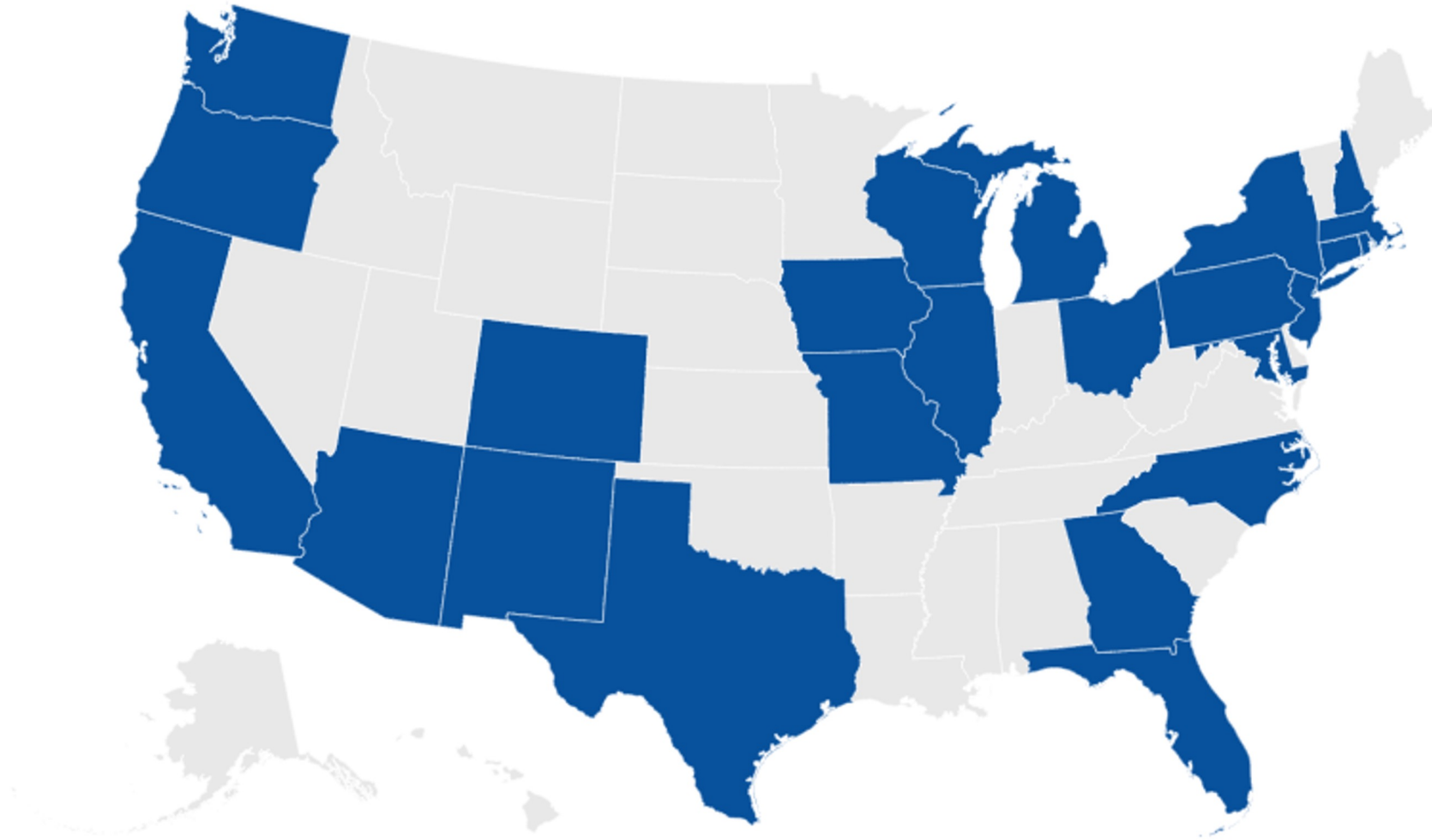
Ground Ambulance & Patient Billing Advisory Committee

Balance Billing – Impact on Consumers & Current
Consumer Protections

***Patricia Kelmar, Senior Director, Health Care Campaigns
U.S. PIRG***

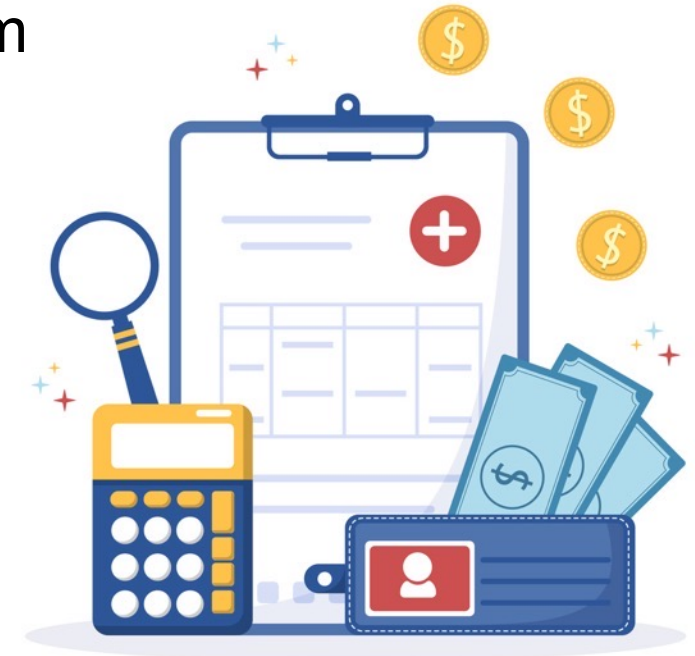


U.S. PIRG



Protecting Insured Consumers

- Any solution to surprise billing must address BOTH:
 - An individual patient's costs – the surprise balance bill
 - Overall health insurance costs – the premium

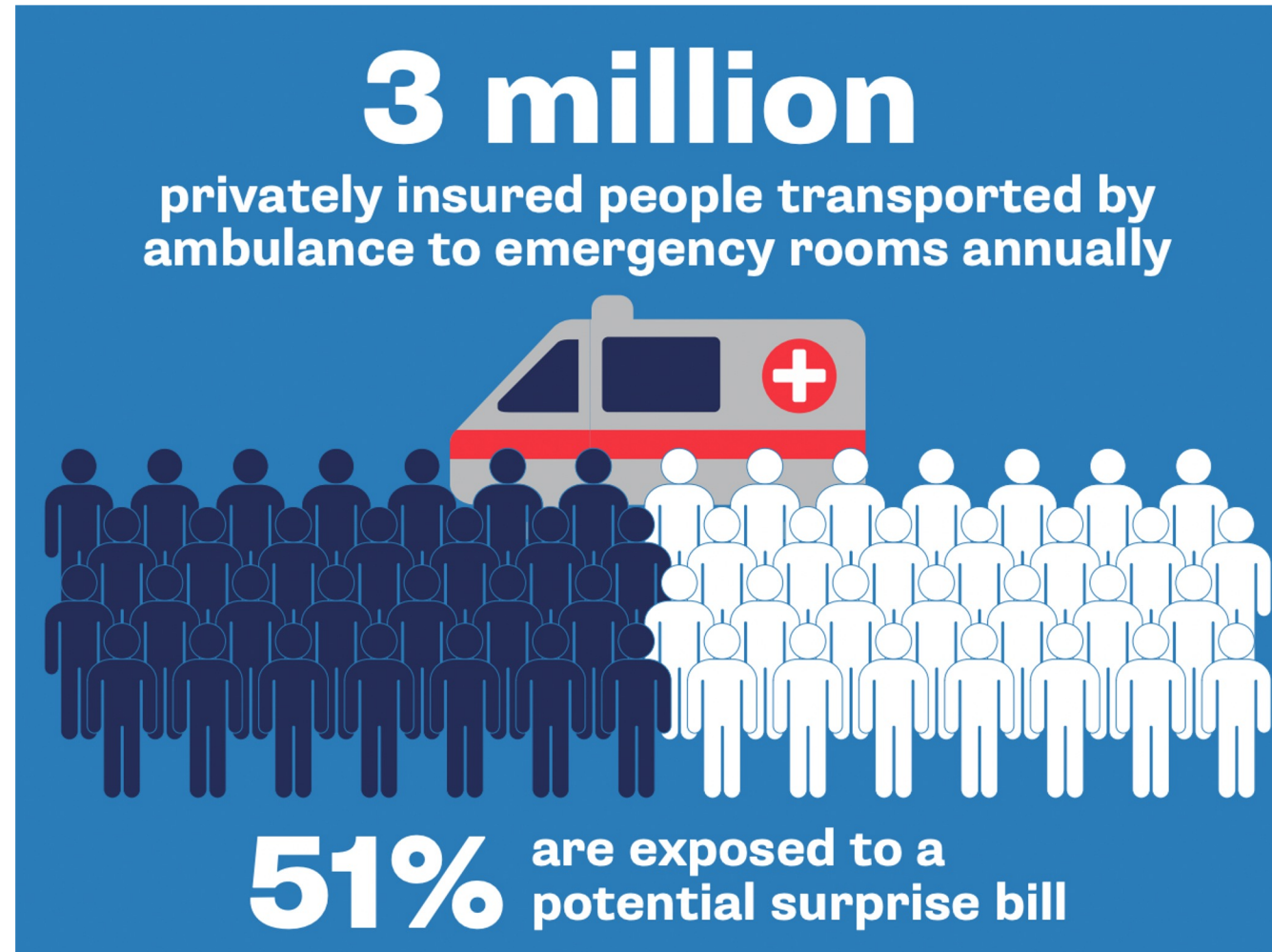


Patient Story: Caroline

- Indiana mom
- 6-month-old infant son was vomiting
- Transfer to a children's hospital
- 19 miles
- The bill: \$7,075



Patients Impacted



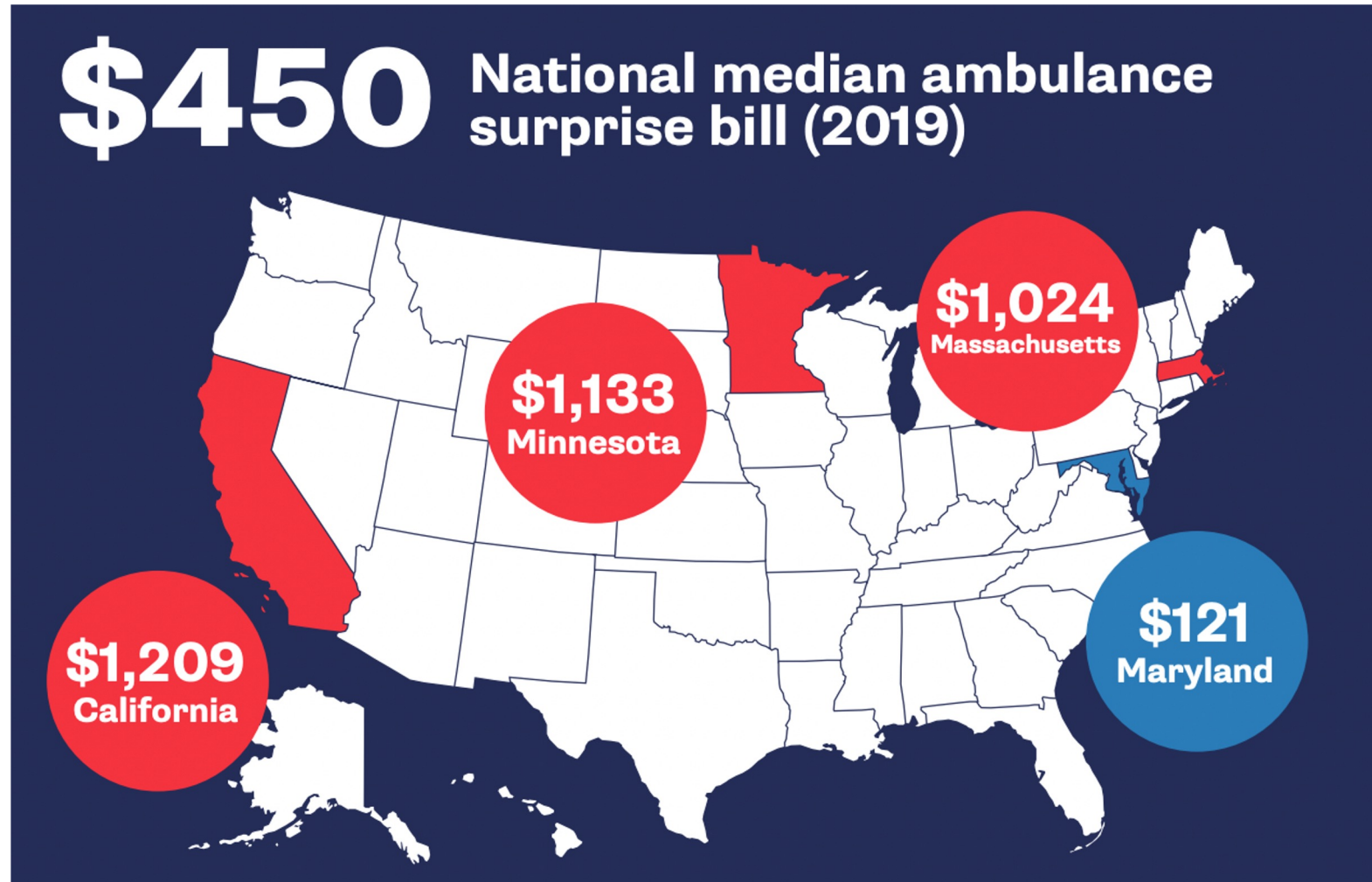
Cost of Surprise Ambulance Bills

\$129 million

**Amount spent by patients for
ambulance surprise bills annually**



Ambulance Bills are Pricey



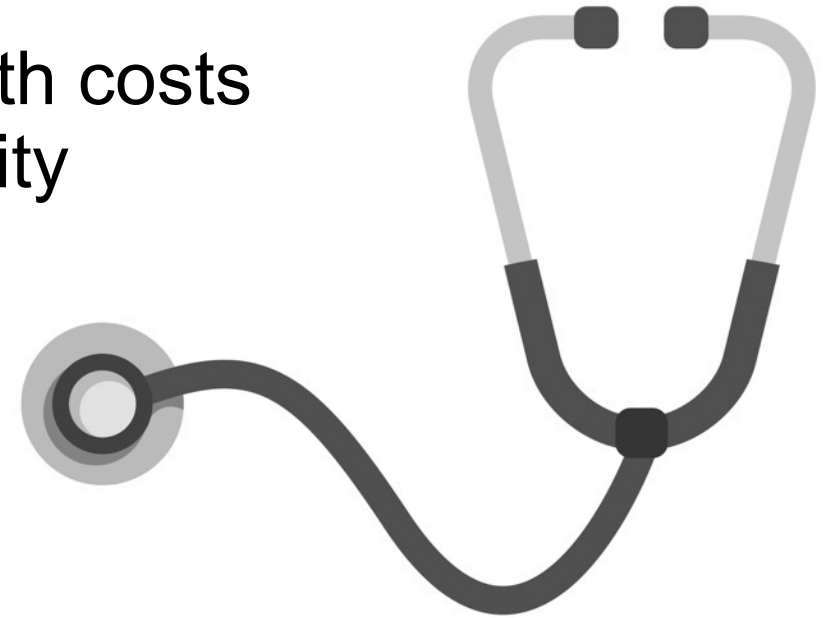
Rising Charges and Payments



- Providers charged health plans: \$1,300 (2017-2022)
- Average payments by plans increased 56% between 2017 and 2020

Learning from NSA and State Protections

- Allowing consumers to rely on their insurance
- Understanding the pros/cons of arbitration
- Being clear on the goal of keeping health costs down and still having a robust community emergency transportation system



GAPB Mission

- Improve the disclosure of charges and fees for ground ambulance services
- Better inform consumers of insurance options for such services
- **Protect consumers from balance billing**

