

Robert  
Wood  
Johnson  
Foundation**Center for  
Health Policy**

at the University of New Mexico

## **NM Surprise Medical Billing Study Results Released**

### *Comparing New Mexicans' Experiences with National Survey Results*

**Santa Fe, NM** – The Office of the Superintendent of Insurance (OSI), in partnership with the Robert Wood Johnson Foundation at the University of New Mexico (RWJF/UNM), released the results of a study today on New Mexicans' experiences with surprise billing from medical providers. OSI duplicated a study conducted by the Consumer Report National Research Center and asked privately insured New Mexicans about their experiences with obtaining health care from providers inside and outside of their plan's network. The survey focused on consumers who experienced a medical emergency or major surgery and those who have received surprise bills. OSI received approximately 554 responses to its online questionnaire.

The study's findings were largely in line with national trends on surprise billing for out-of-network services. Approximately 20% of privately insured respondents received a surprise medical bill, defined as a medical bill they were not expecting to pay or where the health plan paid less than expected. These rates were higher for those who had surgery (36%) or had a visit to the emergency room (55%). Among individuals who received a surprise medical bill, 46% got a bill from a doctor they did not expect to get a bill from, 26% indicated that they received separate bills from multiple providers, and 28% indicated that they were charged an out-of-network rate when they thought the provider was in-network.

"The Office of the Superintendent of Insurance is committed to eliminating surprises in medical bills," said Superintendent of Insurance, John G. Franchini. "The results of the study reinforce our decision to actively engage stakeholders to find a legislative resolution to keep consumers out of the middle of payment disputes that should rightly be resolved between health care providers and carriers."

New Mexico is unique in that it has protections for consumers who receive surprise medical bills for out-of-network emergency care. Consumers who obtain emergency care at out-of-network facilities or from out-of-network doctors at in-network facilities are only responsible for paying in-network charges. Health insurance carriers and providers are required to negotiate payment of the remainder of the bill without involving the consumer.

"We have posted proposed legislation on our website for feedback and plan on working with legislators to introduce a consensus bill during the 2019 legislative session," said Franchini.

The full NM Surprise Medical Billing Study report and OSI's proposed legislation are available in the OSI Newsroom [here](#), and comments may be submitted *now through March 15, 2018*. Comments may be sent via email to [OSI.Communications@state.nm.us](mailto:OSI.Communications@state.nm.us) or via mail to Office of Superintendent of Insurance, PO Box 1689, Santa Fe, NM 87504-1689. To file a complaint about surprise bill, please contact OSI's Managed Health Care Bureau at <http://www.osi.state.nm.us/> or 1-855-4-ASK-OSI.

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