

THE STORY OF

A Surprise Medical Bill

John took his daughter Jane to the hospital for a foot surgery.

Before the appointment, he made sure the hospital and the surgeon were both in his insurance network.

BlueCross networks aren't narrow: Blue Network P includes more than 25,000 providers — and 90% of them also participate in Blue Network S.



Everything went well and Jane began her recovery at home the same day.



A few weeks later, John got a big bill he wasn't expecting.

Providers don't have to send surprise balance bills - and most of them don't.

It came from Dr. Nod, who prepared Jane for her surgery.

BlueCross works collaboratively with hospitals to try and make sure providers who practice there are in the same networks as the facility.

Some specialists choose not to join networks so they can charge and collect higher rates from their patients.



How is surprise billing changing?

Over the years, certain providers (including emergency physicians, anesthesiologists and radiologists) have often threatened to end their contracts with BlueCross then send our members a surprise bill to boost their profits.

In order to prevent this harmful billing practice, we've sometimes agreed to higher rates than we wanted to.

Now, a new federal law legally protects members from receiving surprise bills. This means we're able to negotiate with providers for better rates to protect our members.