

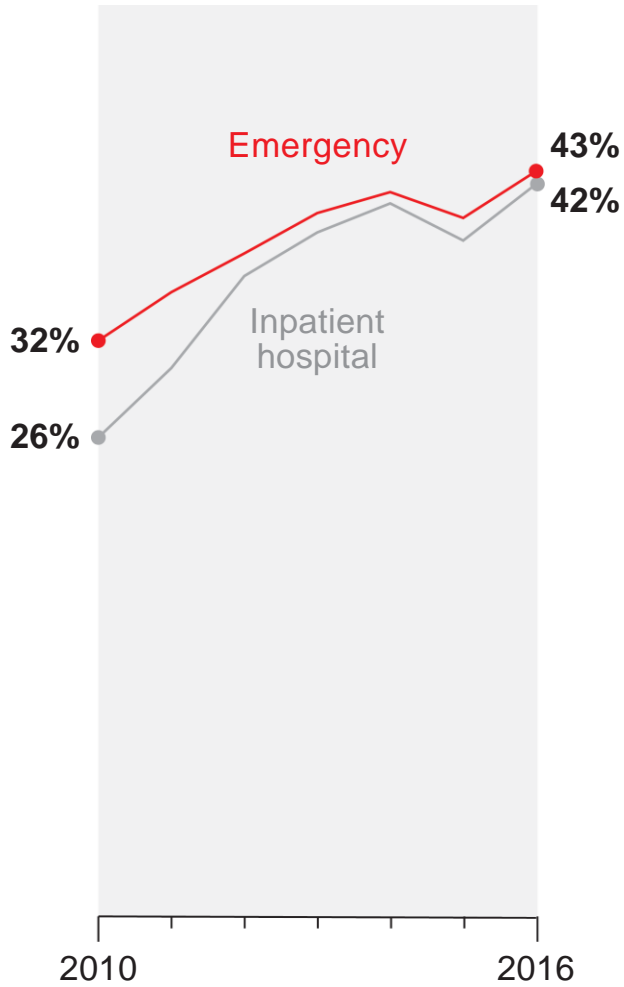
Surprise out-of-network billing has rapidly increased

A new study in JAMA Internal Medicine finds that surprise out-of-network billing became significantly more widespread between 2010 and 2016. Furthermore, the average amount owed by patients for surprise bills also increased significantly during that time.

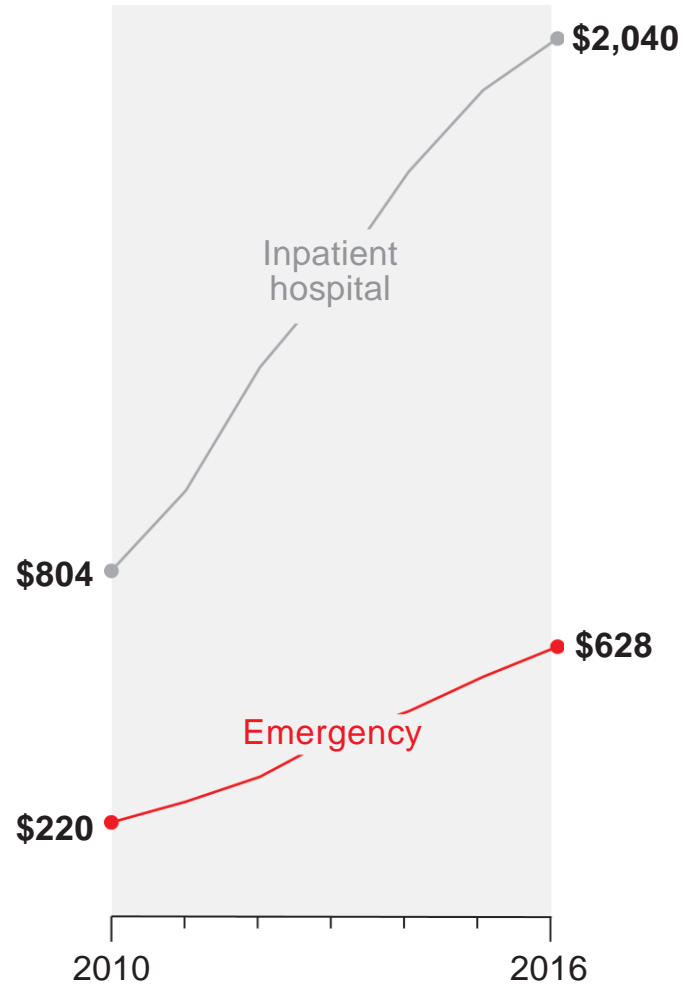
The study examined a large national sample of medical bills from privately insured patients who visited in-network hospitals — facilities where patients typically expect their bills to be fully covered by their insurance network.

Sources: Eric Sun et. al., “Assessment of out-of-network billing for privately insured patients receiving care in in-network hospitals,” JAMA Internal Medicine

Share of visits with surprise bills



Average surprise cost for patients



Which medical specialties are most likely to engage in surprise billing?

	Share of emergency department visits resulting in a surprise bill	Avg. cost	Share of inpatient hospital visits resulting in a surprise bill	Avg. cost
Ambulance transport	86%	\$244	82%	\$424
Emergency medicine	33%	\$396	43%	\$595
Osteopathy	74%	\$353	1%	\$882
Plastic surgery	40%	\$2,649	11%	\$5,847
Pathology	28%	\$107	22%	\$297
Internal medicine	24%	\$186	25%	\$450
Psychiatry	28%	\$162	20%	\$288
Preventive medicine	42%	\$429	<1%	\$161
Anesthesiology	23%	\$568	19%	\$1,369
Gynecology	39%	\$585	2%	\$621
Cardiology	21%	\$64	20%	\$328
Radiology	18%	\$115	23%	\$267
Family practice	20%	\$255	18%	\$384
Unknown specialty	19%	\$284	19%	\$544
Physical and rehabilitation	20%	\$212	17%	\$634
Infectious disease	18%	\$153	17%	\$397
Nephrology	19%	\$178	14%	\$326
Neurology	14%	\$231	17%	\$1,147
Endocrinology	16%	\$130	14%	\$441
Pulmonary medicine	14%	\$165	15%	\$452
Thoracic surgery	18%	\$220	10%	\$3,770
Vascular surgery	15%	\$260	13%	\$1,443
General surgery	13%	\$676	13%	\$2,454
Therapeutic radiology	17%	\$199	8%	\$410
Dermatology	12%	\$217	13%	\$330

	Share of emergency department visits resulting in a surprise bill	Avg. cost	Share of inpatient hospital visits resulting in a surprise bill	Avg. cost
Neurological surgery	14%	\$610	10%	\$6,886
Orthopedics	13%	\$1,004	10%	\$5,043
Allergy and immunology	10%	\$83	12%	\$180
Rheumatology	11%	\$205	10%	\$313
Colorectal surgery	13%	\$298	6%	\$2,309
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Ophthalmology	10%	\$336	9%	\$581
Hematology and oncology	10%	\$279	8%	\$643
Gastroenterology	8%	\$266	9%	\$695
Otolaryngology	8%	\$317	7%	\$1,346
Urology	6%	\$404	7%	\$1,122
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Geriatric medicine	10%	\$280	1%	\$291
Pediatrics	8%	\$323	2%	\$294
Critical care medicine	9%	\$372	<1%	\$602
Hospice and palliative medicine	8%	\$145	<1%	\$202
Podiatry	4%	\$117	4%	\$627
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Obstetrics and gynecology	6%	\$271	1%	\$1,228
Neonatology	5%	\$550	1%	\$1,160
Genetics	5%	\$255	1%	\$238
Obstetrics	5%	\$367	<1%	\$774
Gynecologic oncology	2%	\$128	<1%	\$327