

# Why Did I Get That Medical Bill?

Some surprises are fun; surprise bills aren't.

Fine print in insurance papers, out-of-date directories, high deductibles, narrow networks, and other confusing health insurance company practices make for unwelcome surprises. More Texans are receiving more bills for medical services they expected their insurance company to pay.

The doctors of the Texas Medical Association wrote this guide to help you understand why.

1

## **It Wasn't Covered**

Health insurance plans don't cover every type of care a patient may get from a doctor. The list of what's not covered is growing. It's often hidden in the small type of the insurance papers. If the company or insurance agent doesn't explain that you may have to pay extra, you get a surprise bill for services you thought would be covered.

2

## **You Haven't Met Your Deductible**

Most PPO health plans come with a deductible. That's how much you have to pay first, each year, before your insurance starts to pay something towards your health care costs. Deductibles are growing. That means you have to spend more of your own money before your insurance kicks in.

3

## **Your Doctor Was Not "In Network"**

Surprise bills often involve care from doctors or providers who aren't part of your health plan's network. Many physicians want to be in network with the big insurance companies in their communities. Sometimes they find the company won't let them in. Insurance companies save money by severely limiting which doctors and hospitals they include in their networks. These are called "narrow networks." Insurers are using them more and more, especially in Texas, and making you pay more when you receive care.

4

## **Your Health Plan Just Isn't Paying Enough to Cover the Bill**

Insurance companies generally decide for themselves how much they will pay out-of-network doctors for specific care. That's called the "allowable amount." It may have no link to the actual value of the care provided. When the insurer pays an allowable amount that is really low, it pays less, and you get left paying more of the bill.