



# No More Surprises

## Unexpected bills are causing some Americans to avoid getting COVID-19 vaccines and treatment

**N**early half of U.S. adults admit that the anxiety of receiving an unexpected medical bill keeps them from seeking care, and nearly as many confess that if they received a medical bill for \$1,000, they wouldn't have the money to pay for it. The importance of health professionals having a clear understanding of a patient's insurance status and communicating that status with each patient has become a consequential litmus test of trust between providers and those in their care.

Over the last two years, the strain and trepidation of surprise medical billing has deepened to such an extent that it is preventing Americans from seeking COVID-19 testing,

vaccination, or treatment altogether. Unfortunately, these fears are not unwarranted. Despite advertisements and assurances of free testing and vaccinations from the Centers for Disease Control and Prevention, a recently published survey from AffordableHealthInsurance.com has found that 50% of Americans paid for at least one COVID-19 test administered at a health clinic, government site, or pharmacy, while 42% of vaccinated Americans reported paying for their shots. Among those who got vaccinated, 43% did not expect to be billed. For those who *did* know upfront they would have to pay for their vaccine, 35% still didn't know just how much they would be charged until they received their bill.

When asked to discern the validity of a statement, “COVID-19 vaccines are free to all people living in the United States, regardless of their immigration or health insurance status,” 26% of respondents asserted it to be false. While misinformation campaigns are certainly contributing to lagging vaccination rates, 44% of Americans who don’t believe the vaccine is free choose to remain unvaccinated against COVID-19. The uncertainty of billing for COVID-19 testing is just as damaging, with 31% of Americans saying that at least once, they chose not to get tested because they were concerned about the cost.

For those seeking treatment for a COVID-19 infection, surprise billing occurred for 31%. Among this group, 70% of patients had to pay for their treatment, with costs being relatively the same for both the insured and uninsured. Of those who paid for treatment, 42% didn’t know in advance they would be charged. At the same time, 37% of those who knew that they’d be charged didn’t know how much they would have to pay for their treatment. In addition, 14% of Americans admitted to not seeking treatment because of their anxiety about being hit with a surprise bill.

Recently, the Centers for Medicare & Medicaid Services unveiled new billing protections, the No Surprises Act, with the hope of preventing patients from being involved in payment disputes between providers and payers. While the law includes several factors for arbitrators to consider—such as the qualifying payment amount (QPA), demonstrations of good faith efforts to reach a network agreement, and patient acuity—it provides limited guidance on how these additional factors should be considered, could be easily misinterpreted, and fails to reflect congressional intent.<sup>1</sup>

Ultimately, the results of this survey emphasize the importance of transparency, oversight, and communication among providers, insurers, and patients. Whether it involves COVID-related testing, vaccinations, or emergency care, or simply one of the hundreds of consultations, procedures, and treatments that patients seek from their providers every day, medical professionals need to be able to counsel their patients on the financial cost and establish processes that allow that information to be readily accessible. [CW](#)

## References

1. AMGA, 2021. Comments on “Requirements Related to Surprise Billing; Part II.” Letter to Chiquita Brooks-LaSure, Administrator, Centers for Medicare & Medicaid Services, December 6, 2021. Accessed February 3, 2022 at [amga.org/AMGA/media/PDFs/Advocacy/Correspondence/CMS%20Correspondence/cmts-surprise-billing-part2.pdf](https://amga.org/AMGA/media/PDFs/Advocacy/Correspondence/CMS%20Correspondence/cmts-surprise-billing-part2.pdf).
2. Sources: [affordablehealthinsurance.com/despite-promises-of-free-covid-vaccines-2-in-5-vaccinated-americans-billed-for-shots](https://affordablehealthinsurance.com/despite-promises-of-free-covid-vaccines-2-in-5-vaccinated-americans-billed-for-shots)
3. [newsroom.heart.org/news/poll-surprise-medical-bills-pose-significant-financial-burden](https://newsroom.heart.org/news/poll-surprise-medical-bills-pose-significant-financial-burden)



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