

Avoiding Surprises in Your Medical Bills: A Guide for Consumers **Frequently Asked Questions**

What is the purpose of the Guide? Who would benefit from the Guide?

The Guide was developed to help consumers understand steps they can take to reduce the chance of receiving an unexpected out-of-network medical bill. It's intended to supplement information consumers may receive from hospitals, physicians, and health plans. The Guide is appropriate for consumers who are covered by a health plan—such as a preferred provider organization (PPO) or a health maintenance organization (HMO)—which contracts with hospitals, physicians, and other healthcare providers that make up a network.

Who developed the Guide?

The Healthcare Financial Management Association, the American Hospital Association, and America's Health Insurance Plans collaborated on the development of the Guide. The American Medical Association also provided input.

What's in the Guide?

The Guide offers tips for avoiding unexpected balance bills, both when care is scheduled in advance and in an emergency. It provides examples of steps consumers can take to avoid surprise bills for three common procedures: colonoscopy, hip or knee replacement, and childbirth. It also features a fill-in form designed for consumers to keep track of information they gather as they confirm the network status of their providers.

How will the Guide be distributed?

The Guide is posted online at hfma.org/consumerguide, both in English and Spanish. (*Understanding Healthcare Prices: A Guide for Consumers*, which focuses on the process for obtaining an out-of-pocket price estimate, is posted there also.) Because HFMA is not a consumer-facing organization, healthcare leaders play a key role in disseminating this information to the public. We recommend that healthcare organizations include the Guide in their pre-procedure communications with patients. Also, healthcare organizations are encouraged to post the Guide on the billing and payment pages of their websites. No permission is needed to download and post the Guide.

What else should I know about the Guide?

Educating consumers about how to avoid surprise medical bills is just one element of a consumer-centric approach to patient financial communications. Healthcare organizations that have not already done so should consider adopting HFMA's industry-consensus best practices for communicating with patients about financial matters. Several hundred [healthcare providers](#) have voluntarily adopted them to date. Also, healthcare organizations are encouraged to make [Understanding Healthcare Prices: A Consumer Guide](#) available to the public on their websites.

For questions or feedback, please contact Karen Thomas, kthomas@hfma.org