

# AFL-CIO

AMERICA'S UNIONS

February 10, 2020

Dear Representative:

On behalf of the AFL-CIO, I urge you to oppose amendments to the Ban Surprise Billing Act that would increase health care costs for working people.

As you are aware, polling shows that half of all U.S. households have experienced a surprise medical bill, and the Federal Reserve has found that 4 in 10 adults would have difficulty covering any emergency expense. Chairman Bobby Scott's Ban Surprise Billing Act provides important consumer protections that will prevent most surprise bills from occurring – providing working families with confidence that they will not face unexpected expenses when they seek medical care.

When the Education and Labor Committee considers this bill, we ask that you oppose weakening amendments that would lead to increases in insurance premiums or consumer out-of-pocket costs, such as:

- Expanding access to the independent dispute resolution (IDR) process
- Eliminating or lowering the \$750 threshold for IDR
- Removing the payment benchmark at the median contracted rate
- Removing consumer protections for air ambulance services

The Congressional Budget Office and independent economists have found that restricting access to the IDR process would help rein in excessive provider charges and reduce workers' health care premiums. California's experience of implementing a surprise medical billing law that relies on a payment benchmark and limits provider appeals shows that consumer costs can be contained without narrowing insurance provider networks.

Thank you for working to advance strong consumer protections against surprise medical bills. We look forward to working with you to address this problem with an approach that maximizes savings for working people.

Sincerely,



William Samuel  
Director, Government Affairs

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**American Federation of Labor and Congress of Industrial Organizations**

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