



April 22, 2020

The Honorable Nancy Pelosi
Speaker of the House
U.S. House of Representatives
Washington, DC 20515

The Honorable Mitch McConnell
Majority Leader
United States Senate
Washington, DC 20510

The Honorable Kevin McCarthy
Minority Leader
U.S. House of Representatives
Washington, DC 20515

The Honorable Chuck Schumer
Minority Leader
United States Senate
Washington, DC 20510

Dear Speaker Pelosi, Leader McConnell, Leader McCarthy, and Leader Schumer:

On behalf of *No Surprises: People Against Unfair Medical Bills*, representing patients, consumers, and workers, we are thankful for your ongoing leadership while grappling with the current public health emergency and **urge you to protect families from further financial uncertainty as they seek health care services by banning surprise out-of-network bills in the next novel coronavirus (COVID-19) response.**

Ending surprise bills for consumers is a critical financial protection for families during a time where they are in need of critical health care services and already vulnerable to unexpected costs. During this time, families need unfettered access to health care services. With unprecedented unemployment and economic uncertainty, a surprise bill for seeking medical care could significantly worsen the financial and health tradeoffs families are already facing.

Prior to the current health emergency, more than 10,000 surprise bills occurred each day. The press already report families receiving very large medical bills in relation to COVID testing and care, even when they are protected from the direct costs for testing.¹ We know over the next few months more consumers will receive surprise bills related to the pandemic, including those associated with visiting the emergency department, which previously accounted for one in six surprise bills and can total thousands of dollars.² **The time to act to protect families from these costs is now.**

Including an end to surprise bills is an imperative at this time, and we would support any legislative fix that meets our three principles: (1) fully protecting consumers from surprise bills (2) ensuring any solution does not increase health care costs for consumers, and (3) protecting consumers across all health plans and provider settings. The legislation passed by Senate Health, Education, Labor, and Pensions Committee, and the House Energy and Commerce, Education and Labor, and Ways and Means Committees all meet these principles.

¹ See e.g. "He Got Tested for Coronavirus. Then Came the Flood of Medical Bills." New York Times. March 30, 2020. Available at: <https://nyti.ms/2wRilnQ>. Accessed April 18, 2020.

²<https://www.kff.org/health-costs/press-release/about-1-in-6-emergency-visits-and-hospital-stays-had-at-least-one-out-of-network-charge-in-2017/>

While Congress is focused on protecting families from further financial burdens and economic downturn, without protections from surprise bills, families are still vulnerable. As you consider solutions that will mitigate the economic impact of the looming recession and lower barriers to accessing health care, **we urge Congress to include an end to surprise bills to ensure that families are not faced with further financial burdens and can prioritize seeking necessary care at this critical time.**

Sincerely,

Families USA Action
American Kidney Fund
American Medical Student Association
Americans for Financial Reform
Arthritis Foundation
Community Catalyst
Consumer Reports
Health Access California
Health Care for America Now (HCAN)
Indivisible
National Alliance on Mental Illness (NAMI)
National Consumers League
National Partnership for Women & Families
Public Citizen
Voices for Progress
Young Invincibles