

### The No Surprises Act: How To Avoid Surprise Bills

Since a new federal law took effect at the start of this year patients are no longer required to pay for out-of-network care, given without their consent, when they receive treatment at hospitals contracted with their health insurer's network. But the law's protections are only as good as a patient's knowledge. Here's what you need to know.

- **The law leaves out plenty of “medical care.”** The law's protections apply to hospitals, but they do not apply to doctors' offices, birthing centers, or most urgent care clinics. Air ambulances are covered by the law. But ground ambulances are not.
- **Beware of the “Surprise Billing Protection Form.”** Out-of-network providers may present patients with a form addressing their protections from unexpected bills, labeled “Surprise Billing Protection Form.” Signing it waives those protections and instead consents to treatment at out-of-network rates. It is against the law for some emergency room doctors, anesthesiologists, radiologists, assistant surgeons, and hospitalists to give you this form at all.
- **It is not enough to ask: “Do you take my insurance?”** It still falls on patients to determine whether medical care is covered. Before arranging treatment, members should ask providers about which insurance they accept. The specific question to ask is “Are you in my insurance plan's network?”. The plan name or group number should be provided on the member's insurance card. The reality is, each insurance company has many different plans, each with its own network and one network may cover a certain provider while another may not.

Source: *KHN*: <https://bit.ly/3N3pMQS>

### Flexing Can Make You Stronger

Men and women who briefly contracted their arm muscles as hard as possible once daily increased their biceps strength by up to 12% in a month. The findings add to mounting evidence that even tiny amounts of exercise — provided they are intense enough — can aid health. In this case participants contracted their biceps for a total of 3 seconds.



Much has been written about the way four seconds of strenuous biking or 10 seconds of all-out sprinting can trigger the biological responses that lead to better fitness. But almost all of this research focused on aerobic exercise and usually involved interval training, a workout in which spurts of hard, fast exertion are repeated and interspersed with rest. Far less research has delved into super-brief weight training or whether a single, eyeblink-length session of intense resistance exercise might build strength. The 3 second sessions changed people's biceps. The groups either lifting or holding the weights were between 6% and 7% stronger. Those doing eccentric contractions, lowering the weight downward as you might ease a dumbbell away from your shoulder, showed substantially greater gains. Their biceps muscles were nearly 12% stronger overall.

Source: *NY Times*: <https://nyti.ms/3tjArip>

### COVID-19 Hospitalizations Are Costly

Measures to protect patients hospitalized with Covid-19 from financial liability have been rolled back by most insurers in the United States. The vast majority of these patients are left with an average out-of-pocket bill of about \$4,000 for each hospital stay, according to recently published research.

Between March 2020 and January 2021, less than 9% of patients with private health care insurance had cost-sharing associated with Covid-19 hospitalization. By March 2021, more than 84% of patients with private insurance had some financial responsibility for a Covid-19 hospitalization.

Source: *CNN*: <https://cnn.it/3D4YWDn>

### HHS Updates the Guidelines On Preventive Services

The Department of Health and Human Services (HHS) has updated guidelines for preventive care and screening for women and infants, children, and adolescents. The changes will go into effect for plan years beginning 1/1/23. Under Section 2713 of the Public Health Service Act, all non-grandfathered private health plans—including individual, small group, large group, and group health plans—must cover certain preventive services without cost sharing. The one new required covered service is counseling to prevent obesity in midlife (aged 40-60) women. The counseling is available for midlife women with normal or overweight body mass index (BMI) to help them maintain weight or limit weight gain to prevent obesity.

#### Covered Services Include:

**Breastfeeding Services and Supplies.** Comprehensive lactation support services to ensure the successful initiation and maintenance of breastfeeding. The equipment and supplies include double electric breast pumps, and breast milk storage supplies. Breastfeeding equipment may also include equipment and supplies as clinically indicated to support mothers with breastfeeding difficulties and those who need additional services.

**Contraception.** Adolescent and adult women will have access to the full range of contraceptives and contraceptive care that are FDA-approved, -granted, or -cleared. This includes screening, education, counseling, and provision of contraceptives. Contraceptive care also includes follow-up care.

**Screening for HIV Infection.** Adolescent and adult women, ages 15 and older, will be able to receive a screening test for human immunodeficiency virus (HIV) at least once during their lifetime. Earlier or additional screening will be based on risk. Rescreening annually or more often may be appropriate beginning at age 13 for those at increased risk. Risk assessment and prevention education for HIV infection must be paid for beginning at age 13 and continuing as determined by risk. A screening test for HIV is recommended for all pregnant women upon initiation of prenatal care with potential rescreening based on risk. Rapid HIV testing is recommended for pregnant women who present in labor with an undocumented HIV status.

**Counseling for Sexually Transmitted Infections.** Plans and carriers will need to cover behavioral counseling by a health care clinician or other appropriately trained individual for sexually active adolescent and adult women at an increased risk for sexually transmitted infections (STIs). For those without identified risk factors, counseling to reduce the risk of STIs will be covered based on the provider's determination on an individual basis.

**Well-Woman Preventive Visits.** Plans will be required to cover at least one preventive care visit per year beginning in adolescence. Well-women visits also include pre-pregnancy, prenatal, postpartum, and interpregnancy visits.

Source: *Health Affairs*: <https://bit.ly/34PcXIo>



### The Cost to Ride In An Ambulance Is on the Rise

More ground ambulance trips are billing payers for advanced life support (ALS), denoting a higher level of care (and reimbursement) than basic life support (BLS) services. As a result, private insurers' average payments for those trips increased 56% between 2017 and 2020. This is especially interesting since ground ambulances were not included in the No Surprises Act, which prohibits surprise out-of-network billing beginning in 2022. Source: *Health Care Dive*: <https://bit.ly/3titLAY>