



Report of 2019 Disputed Surprise Out-of-Network ("SOON") Bills per ARS § 20-3118(A)

Corrected report - January 24, 2020

¶ 1. Total number of inquiries regarding dispute resolution of SOON bills received in CY 2019	99 received, 8 were duplicate submissions	91
In progress as of December 31, 2019		38
Resolved in CY 2019		53
¶ 2. Of the requests resolved in CY 2019, number that did not qualify for dispute resolution		32
> Coverage was from a self-funded plan, exempted by ARS § 20-3112(6) from qualification. Self-funded plans, also referred to as ERISA plans, are not insurance (and not subject to Arizona law). They are plans for which an employer pays the claims. The employer may contract with an administrator to collect premiums and pay claims on the employer's behalf.		8
> Surprise bill was not at least \$1,000 as required by ARS § 20-3114(A)(3).		10
> Coverage was through a health care service organization (a.k.a. "HMO"). ARS § 20-3111(11) excludes HMO plans because an HMO pays non-contracted providers when a member obtains a covered health care service in a contracted facility or in a non-contracted facility on an emergency basis.		6
> Health care service was rendered prior to January 1, 2019, the effective date of Title 20, Chapter 20, Article 2.		3
> Coverage was provided by a federal employee health plan, which is not subject to Arizona law.		1
> The healthcare service was not provided in a health care facility as defined in ARS §§ 20-3111(8) and 36-437.		2
> The enrollee failed to participate in the informal settlement teleconference as required by ARS § 20-3114(B).		1
> Coverage was from a limited benefit plan, exempted by ARS § 20-3112(2) from qualification.		1
¶ 3. Of the requests resolved in CY 2019, number of disputes that qualified for dispute resolution		21
> The number settled after qualification but before an informal settlement teleconference.		14
¶ 8. > The number settled during an informal settlement teleconference.		3
> The number settled after the informal settlement teleconference but before arbitration.		3
¶ 9. > The number settled/decided through arbitration.		1

¶ 4. Of the requests resolved in CY 2019, the four most common requests for dispute resolution by health care provider specialty area

Anesthesiology	21
Emergency Physician	13
Radiology	5
General Surgery	5

¶ 5. Of the requests resolved in CY 2019, the three most common requests for dispute resolution by health care service

Anesthesiology	21
Emergency	13
Radiology	5

¶ 6. Of the 53 requests resolved in CY 2019, the number of disputes by geographic area (county).

Apache	1
Cochise	1
Maricopa	39
Pima	8
Pinal	1
Yavapai	1
Out of State	2

¶ 7. Of the requests resolved in CY 2019, the three most common requests for dispute resolution based on the type of health care facility in which the health care services were provided

Hospital	32
Outpatient Surgical Center	10
Diagnostic Imaging Center	3

¶ 10. The number of times the teleconference was not attended

a. By the enrollee	1
b. By the provider or provider representative	2
c. By the insurer	0

¶ 11. **The average percentage by which resolved disputed surprise out-of-network bills were reduced from the initially billed amount**

> Total surprise bill amounts ORIGINALLY OWED by enrollees for ALL RESOLVED REQUESTS (those that qualified AND those that did not qualify for dispute resolution).	\$89,777.20
> Total surprise bill amounts ORIGINALLY OWED by enrollees for REQUESTS THAT DID NOT QUALIFY for dispute resolution.	\$48,239.18
> Total surprise bill amounts ORIGINALLY OWED by enrollees for REQUESTS THAT QUALIFIED for dispute resolution.	\$41,538.02
> Total FINAL SURPRISE BILL AMOUNTS OWED by enrollees for REQUESTS THAT QUALIFIED for dispute resolution.	\$0.00
> Total reduction to surprise bill amounts owed by enrollees.	\$41,538.02
> Average percentage reduction FOR ALL RESOLVED REQUESTS (those that qualified AND those that did not qualify for dispute resolution): \$41,538.02 reduction divided by \$89,777.20 total originally owed for all resolved requests	46.3%
> Average percentage reduction for REQUESTS THAT QUALIFIED for dispute resolution: \$41,538.02 reduction divided by \$41,538.02 total originally owed for all qualified requests	100.0%