My company is self insured and I try to use in-network providers for any medical needs. I have had several instances (ultra sounds) when I received a bill from an out-of-network doctor that was somehow involved in the procedure. He or she was not the attending physician for the ultrasound so I'm not quite sure what their function was.

The point here is that even though I make it a point to go to in-network doctors there is no guarantee that an out-of-network doctor will be sending me a bill for services provided and I have absolutely no control over that.

Bernard Roth -