

Hello- Thank you for this opportunity to add my comments to the Balance Billing Proposal. In 2014, I had hip replacement surgery. I purchased thru ACA and was covered by a Highmark plan, had the surgery done by a surgeon who participated in the insurance, and had my surgery at a hospital which was a participant in Highmark. The insurance plan I had was not an HMO, but a shared-cost plan. I guess I did not fully understand the insurance jargon, so was shocked at the thousands of dollars worth of bills that I incurred as a result of my surgery and inpatient care. Of particular annoyance were bills from doctors affiliated with the inpatient facility who provided care involuntarily. This would include bills from the anesthesiologist and hospitalists. I wound up putting several thousand dollars of bills on my credit cards which I am still paying off. In addition to recovering from a major surgery and the psychological impact thereof, I had to deal with the stress of medical bills which I had presumed would be included in the facility charges. I support this proposal to hold healthcare providers accountable to clients who routinely are not informed nor have control over excessive medical fees.

Sincerely-
Diane Schmitt

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