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PRESS RELEASE

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Arbitration for Surprise Healthcare Bills Will Be Available SOON

Phoenix, AZ - A new state law is going into effect that will, under certain circumstances, allow a health plan enrollee who receives health care treatment on or after January 1, 2019, to request arbitration of a so-called “surprise out-of-network, or SOON, bill.”

A SOON billing happens when a health care provider who is not on contract with the health insurance company (also referred to as an “out-of-network provider”) bills a patient for expenses that are not covered by the patient's insurance. The new law applies when patients go to an in-network hospital or facility, perhaps believing the medical services would be covered by their health insurance plans, but later get bills from medical professionals or medical equipment suppliers who do not have contracts under their health insurance plans. If the bill is \$1,000 or more after the enrollee pays cost-sharing amounts (copayment, coinsurance and deductible), and if certain other conditions are met, the enrollee can ask the Arizona Department of Insurance (“AZDOI”) to schedule an arbitration for the bill so that the enrollee only has to pay cost-sharing amounts.

The new law requires out-of-network health care providers to give information to enrollees in a disclosure notice a reasonable amount of time before treatment. This way, in non-emergency circumstances, an enrollee can decide to delay treatment for a time when a health care provider contracted with the enrollee’s health insurer is available. The law also says an enrollee is not required to sign the disclosure notice to obtain medical care, but if an enrollee signs the disclosure notice, the enrollee waives rights to the SOON billing arbitration process.

To see if you are eligible for the SOON billing dispute resolution process, visit the AZDOI’s SOON Billing Dispute Resolution webpage at <https://insurance.az.gov/soonbdr>.

The Arizona Department of Insurance, an agency of the State of Arizona, is responsible for the education and protection of insurance consumers and for oversight of the insurance industry in the state.