



Physicians for Fair Coverage Letter to The Editor of the New York Times in response to the November 16 article, “*Surprise! Insurance Paid the E.R. but Not the Doctor.*”

Your article, *Surprise! Insurance Paid the E.R. but Not the Doctor*, tells a story that’s become commonplace. However, your story fails to explore why patients receive “surprise bills”: insurance companies are narrowing the number of physicians in their coverage network and shifting costs to patients. This is creating situations where a patient may seek care at an in-network hospital only to be surprised to find the doctor caring for them is out-of-network. Patients are getting less coverage, but paying more, especially in co-pays and deductibles. Insurance should be there when you need it, especially in an emergency.

Physicians for Fair Coverage (PFC) offers a solution to end the coverage gap by removing patients from insurer--doctor billing disputes; requiring transparent and predictable pricing between insurers and doctors ; and creating a minimum standard for reimbursement with penalties for insurers and doctors who don’t comply .

PFC is laying the foundation for a real solution to a systemic problem. It’s time to end the coverage gap.

Sincerely,

Kip Schumacher, M.D.
Co-Chair, Physicians for Fair Coverage

Dominic Bagnoli, M.D.
Co-Chair, Physicians for Fair Coverage