

Surprise Medical Bills

NAMI Public Policy Position



Where We Stand:

NAMI believes that all people with mental health conditions deserve accessible, affordable and comprehensive health care. NAMI supports laws and policies to protect people against surprise medical bills received for out-of-network care.

Why We Care:

Access to needed health care services is essential for people with mental illness to successfully manage their condition and get on a path of recovery. Yet, surprise medical bills are an increasingly common concern — and barrier — for people seeking mental health services.

Surprise medical bills arise when a person with insurance coverage unknowingly receives treatment from an out-of-network provider and is then charged higher amounts than anticipated. These situations often occur after people receive emergency services but can also happen with planned procedures or when insurers have outdated provider directories.

Surprise medical bills are unfortunately common and happen in one out of every four hospital admissions from the emergency room. This particularly impacts people with mental health conditions because hospital admissions for mental health or substance use conditions are

more likely to include an out-of-network claim, even when the hospital is in-network.

NAMI supports laws and policies to protect people against surprise medical bills received for out-of-network care.

No one should get a surprise medical bill for getting needed health care, particularly after experiencing a mental health crisis. Laws protecting against surprise medical bills must protect people with mental health conditions in all types of health plans and across all health care settings.

To learn more about NAMI's work on this issue, visit www.nami.org/Advocacy/Policy-Priorities