



Arizona Department of Insurance & Financial Institutions
 Report of 2023 Disputed Surprise Out-of-Network ("SOON") Bills
 per ARS § 20-3118(A)

1 Total number of inquiries regarding dispute resolution of SOON bills received in Calendar Year 2023	166
In progress as of December 31, 2022	21
Resolved in Calendar Year 2023 (includes cases in progress at End of Year 2022 and resolved in 2023)	187
2 Of the requests resolved in CY 2023, number that did not qualify for dispute resolution	112
> Coverage was from a self-funded plan, exempted by ARS § 20-3112(6) from qualification. Self-funded plans, also referred to as ERISA plans, are not insurance (and not subject to Arizona law). They are plans for which an employer contracts with an administrator to collect premiums and pay claims on the employer's behalf.	22
> Surprise bill was not at least \$1,000 as required by ARS § 20-3114(A)(3).	20
> Coverage was through a health care service organization (a.k.a. "HMO"). ARS § 20-3111(11) excludes HMO plans because an HMO pays non-contracted providers when a member obtains a covered health care service in a contracted facility.	8
> Health care service was rendered prior to January 1, 2019, the effective date of Title 20, Chapter 20, Article 2.	0
> Coverage was provided by a federal employee health plan, which is not subject to Arizona law.	4
> The healthcare service was not provided in a health care facility as defined in ARS §§ 20-3111(8) and 36-437.	3
> The enrollee failed to participate in the informal settlement teleconference as required by ARS § 20-3114(B).	0
> Coverage was from a limited benefit plan, exempted by ARS § 20-3112(2) from qualification.	2
3 Of the requests resolved in Calendar Year 2023, number of disputes that qualified for dispute resolution	65
> The number settled during an informal settlement teleconference.	54
> The number settled after qualification but before an informal settlement teleconference.	10
> The number settled/decided through arbitration.	0
> Other (e.g., settled after IST but before arbitration)	1

4 Of the requests resolved in Calendar Year 2023, the most common requests for dispute resolution by health care provider specialty area

Anesthesiology	64
Emergency Physician	0
Radiology	1
General Surgery	0

5 Of the requests resolved in Calendar Year 2023, the most common requests for dispute resolution by health care service

Anesthesiology	64
Emergency Physician	0
Radiology	1

6 Of the requests resolved in Calendar Year 2023, the number of disputes by geographic area (county)

Apache	0
Cochise	0
Coconino	0
Maricopa	46
Mohave	0
Pima	1
Pinal	0
Yavapai	1
Gila	0
La Paz	0
Graham	0
Greenlee	0
Navajo	0
Santa Cruz	0
Yuma	0
Other	17

7 Of the requests resolved in Calendar Year 2023, the most common requests for dispute resolution based on the type of health care facility in which the health care services were provided

Outpatient Surgical Center	40
Hospital	5
Other	20

8 The number of times the teleconference was not attended:

a. By the enrollee or enrollee representative	0
b. By the provider or provider representative	0
c. By the insurer	0

9 The average percentage by which resolved disputed surprise out-of-network bills were reduced from the initially billed amount

> Total surprise bill amounts ORIGINALLY OWED by enrollees for ALL RESOLVED REQUESTS (those that qualified AND those that did not qualify for dispute resolution).	\$554,366.49
> Total surprise bill amounts ORIGINALLY OWED by enrollees for REQUESTS THAT DID NOT QUALIFY for dispute resolution.	\$369,579.18
> Total surprise bill amounts ORIGINALLY OWED by enrollees for REQUESTS THAT QUALIFIED for dispute resolution.	\$184,807.31
> Total FINAL SURPRISE BILL AMOUNTS OWED by enrollees for REQUESTS THAT QUALIFIED for dispute resolution.	\$0.00
> Total reduction to surprise bill amounts owed by enrollees.	\$184,807.31
> Average percentage reduction FOR ALL RESOLVED REQUESTS (those that qualified AND those that did not qualify for dispute resolution): \$184,807.31 reduction divided by \$554,366.49 total originally owed for all resolved requests	33.3%
> Average percentage reduction for REQUESTS THAT QUALIFIED for dispute resolution: \$184,807.31 reduction divided by \$184,807.31 total originally owed for all qualified requests	100.0%