

Arizona Department of Insurance & Financial Institutions

Report of 2021 Disputed Surprise Out-of-Network ("SOON") Bills per ARS § 20-3118(A)

1	of SOON bills received in CY 2021	342
	In progress as of December 31, 2021	37
	Resolved in CY 2021	341
	•	
2	Of the requests resolved in CY 2021, number that did not qualify for dispute resolution	214
	> 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.	37
	> Surprise bill was not at least \$1,000 as required by ARS § 20-3114(A)(3).	35
	> Coverage was through a health care service organizaton (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.	17
	> 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.	10
	> The healthcare service was not provided in a health care facility as defined in ARS §§ 20-3111(8) and 36-437.	10
	> The enrollee failed to participate in the informal stetlement teleconference as required by ARS § 20-3114(B).	0
	> Coverage was from a limited benefit plan, exempted by ARS § 20-3112(2) from qualification.	3
3	Of the requests resolved in CY 2021, number of disputes	
	that qualified for dispute resolution	127
8	> The number settled during an informal settlement teleconference.	58
	> The number settled after qualification but before an informal settlement teleconference.	48
9	> The number settled/decided through arbitration.	4
4	Of the requests resolved in CY 2021, the most common requests for dispute resolution by health care provider specialty area	
	Anesthesiology	85

Emergency Physician	
	13
Radiology	9
General Surgery	5
5 Of the requests resolved in CY 2021, the most common requests for dispute resolution by health care service	
Anesthesiology	46
Emergency	14
Radiology	9
6 Of the requests resolved in CY 2021, the number of disputes by geographic area (county)	
Apache	0
Cochise	2
Maricopa	100
Pima	12
Pinal	0
Yavapai	0
Out of State	0
requests for dispute resolution based on the type of health care facility in which the health care services	
health care facility in which the health care services were provided	
health care facility in which the health care services were provided Outpatient Surgical Center	50
health care facility in which the health care services were provided Outpatient Surgical Center Hospital	36
health care facility in which the health care services were provided Outpatient Surgical Center	36
health care facility in which the health care services were provided Outpatient Surgical Center Hospital Health Care Laboratory	
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> Total surprise bill amounts ORIGINALLY OWED by			
enrollees for REQUESTS THAT QUALIFIED for dispute			
resolution.	\$487,483.62		
> 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.	\$487,483.62		
> Average percentage reduction FOR ALL RESOLVED			
REQUESTS (those that qualified AND those that did not			
qualify for dispute resolution): \$487,483.62 reduction divided			
by \$2,046,386.46 total originally owed for all resolved			
requests	23.8%		
> Average percentage reduction for REQUESTS THAT			
QUALIFIED for dispute resolution: \$487,483.62 reduction			
divided by \$487,483.62 total originally owed for all qualified			
requests	100.0%		