



NEW YORK STATE SENATOR

David Carlucci

## Senator Carlucci Protecting New Yorkers from Unexpected Out-Of- Network Charges

DAVID CARLUCCI August 18, 2011



Nathan Rothstein, 14, was bitten by a dog and needed to be seen in an emergency room. His parents, Debra and Jeffrey took him to an in-network hospital where they were told Nathan's wounds were too deep and a plastic surgeon needed to be called in. The surgeon who was on call that day was an out-of-network doctor, but the Rothsteins were not informed of that until they went to his office to have the bandages removed and were

handed a bill.

According to the New York State Insurance Department, hospitals are not required to inform patients if they are going to be treated by an out-of-network physician.

Senator Carlucci is calling on GHI and the New York State Insurance Department to work with the Rothsteins to come to an agreement of payment that is not overly burdensome. In an effort to prevent this situation from happening to other New Yorkers, Senator Carlucci is working on legislation that will require emergency medical facilities to inform patients who have insurance if the doctor they are being treated by is out-of-network, giving them an opportunity to agree to see that doctor or to request an in-network physician.

“When people go to the emergency room, they are generally already anxious about the injury or illness they are being treated for. They should not have the added anxiety of whether or not they are unknowingly being treated by an out-of-network physician and are going to be responsible for a huge bill,” Senator Carlucci said. “Simply requiring emergency facilities to inform patients before they are treated will alleviate New Yorkers from additional emotional and financial stress when they are facing a medical emergency.”

“Going through this ordeal has created a tremendous strain in our household both financially and emotionally. Getting an unexpected bill at a time when finances are difficult made us nervous wrecks,” Debra Rothstein said. “If it wasn't for the efforts of Senator Carlucci and his staff, things would have been much worse. I want to thank them for all their effort, they seemed to understand our dilemma and worked extremely hard to help us.”

“The Rothsteins are not the only family in New York State who have experienced outrageous bills for going to an out of network provider in an emergency situation. I will be doing a full investigation as to the prevalence of this matter and what other legislation is needed to

ensure that families who seek medical care in emergency situations are not then subjected to huge medical bills," Senator Carlucci said.

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