

## Surprise, It's a Huge Medical Bill!

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Hospital bills sometimes include large “surprise” charges from out-of-network medical providers. (My family got hit with one last year, when my son was born.) Benedic Ippolito, a colleague of mine at the American Enterprise Institute, and David Hyman, an adjunct fellow at the Cato Institute and a law professor at Georgetown University, have a short paper recommending some steps to make this maddening phenomenon less common. For example, they would require that patients give consent to paying extra for out-of-network care from radiologists, anesthesiologists, and so on 48 hours before elective medical care.

It may be that in a better-designed health-insurance market, the problem would be significantly smaller. Given the one we have now, these reforms seem worthwhile.