

H.R. 5800, the Ban Surprise Billing Act, as ordered reported by the House Committee on Education and Labor on February 11, 2020
Estimated Budgetary Effects

| | By Fiscal Year, Millions of Dollars | | | | | | | | | | | 2020- 2025 | 2020- 2030 | |
|--|-------------------------------------|----------|-------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|----------------|--|
| | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 | 2026 | 2027 | 2028 | 2029 | 2030 | | | |
| Increases or Decreases (-) in Direct Spending | | | | | | | | | | | | | | |
| Protections Against Surprise Medical Bills | | | | | | | | | | | | | | |
| Estimated Budget Authority | 0 | 0 | * | -44 | -89 | -103 | -111 | -119 | -123 | -128 | -134 | -236 | -851 | |
| Estimated Outlays | 0 | 0 | * | -44 | -89 | -103 | -111 | -119 | -123 | -128 | -134 | -236 | -851 | |
| Increases in Revenues | | | | | | | | | | | | | | |
| Protections Against Surprise Medical Bills | 0 | 0 | 872 | 1,809 | 2,170 | 2,335 | 2,689 | 2,944 | 3,153 | 3,387 | 3,642 | 7,186 | 23,002 | |
| On-budget revenues | 0 | 0 | 619 | 1,284 | 1,544 | 1,664 | 1,970 | 2,176 | 2,335 | 2,511 | 2,701 | 5,112 | 16,804 | |
| Off-budget revenues | 0 | 0 | 253 | 525 | 625 | 671 | 720 | 768 | 819 | 877 | 940 | 2,074 | 6,198 | |
| Increases or Decreases (-) in the Deficit from Direct Spending and Revenues | | | | | | | | | | | | | | |
| Estimated Effect on the Deficit | 0 | 0 | -872 | -1,853 | -2,259 | -2,438 | -2,801 | -3,063 | -3,276 | -3,515 | -3,776 | -7,423 | -23,853 | |
| Estimated Changes in On-Budget Deficits | 0 | 0 | -619 | -1,328 | -1,633 | -1,767 | -2,081 | -2,295 | -2,458 | -2,638 | -2,835 | -5,348 | -17,656 | |
| Estimated Changes in Off-Budget Deficits | 0 | 0 | -253 | -525 | -625 | -671 | -720 | -768 | -819 | -877 | -940 | -2,074 | -6,198 | |

Sources: Congressional Budget Office; staff of the Joint Committee on Taxation.

Components may not sum to totals because of rounding; * = between zero and \$500,000.

H.R. 5800 would establish patient protections from surprise medical billing, and in certain circumstances would require insurers to reimburse out-of-network providers on the basis of the median payment rate for in-network care. The bill also would establish a process for health care providers and insurers to settle disputes over out-of-network bills greater than \$750.

CBO and JCT expect that under the bill, in facilities where surprise bills are likely, average payment rates for both in- and out-of-network care would move toward the median in-network rate, which tends to be lower than average rates. CBO and JCT estimate that in most affected markets in most years, lower payments to some providers would reduce premiums by roughly 1 percent. Lower costs for health insurance would reduce federal deficits because the federal government subsidizes most private insurance through tax preferences for employment-based coverage and through the health insurance marketplaces established under the Affordable Care Act.