

# One in five privately insured births may result in a surprise medical bill

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(HealthDay)—Among privately insured families with in-network

deliveries in 2019, almost one in five potentially received surprise bills for maternal and/or newborn care, according to a study published online July 2 in *JAMA Health Forum*.

Kao-Ping Chua, M.D., Ph.D., from University of Michigan in Ann Arbor, and colleagues estimated the frequency and magnitude of surprise bills for deliveries and newborn hospitalizations using 2019 data from the Optum deidentified Clinformatics Data Mart. Analyses included 95,384 families with in-network deliveries (96,881 newborn hospitalizations).

The researchers found that 18.8 percent of families had one or more potential surprise bill for the delivery, newborn hospitalization(s), or both. The median total liability for potential surprise bills was \$744, but for 6,417 families, total liability exceeded \$2,000. Potential surprise bills were more common among deliveries with cesarean delivery (20.5 percent) with a median liability of \$1,825. Anesthesia for vaginal birth (16.3 percent) was the service accounting for the highest share of potential surprise bills. For newborn hospitalizations with a neonatal intensive care claim, 15.5 percent had at least one potential surprise bill with a median liability of \$1,282.

"The [high frequency](#) of out-of-network care in our study, coupled with the fact that childbirth is the most common reason for hospitalization, suggests that childbirth hospitalizations are currently one of the most frequent sources of [surprise bills](#) in the United States," the authors write.

One author disclosed financial ties to the pharmaceutical industry.

**More information:** [Abstract/Full Text](#)

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