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**Surprise Medical Bills Are NOT the Problem**

“Surprise medical bills” come from out-of-network providers. The problem is not the surprise bill. The problem is the network. In real health insurance, the indemnity kind, there are no networks. But Congress established the health plan and its networks to ration care. And Obamacare banned real insurance altogether. So now patients are forced into rationing networks.

Instead of getting rid of health plans and these surprise medical bills, Congress is considering price controls that would cap payments to out-of-network doctors. This would essentially create network doctors out of all doctors, and please health plans immensely. If this happens expect doctors to refuse network patients or stop practicing altogether.