

YOUR RIGHTS AND PROTECTIONS AGAINST SURPRISE MEDICAL BILLS

When you get emergency care or get treated by an out-of-network provider at an in-network hospital or ambulatory surgical center, you are protected from surprise billing or balance billing.

What is "Balance Billing" (sometimes called "Surprise Billing")?

When you see a doctor, you may owe out-of-pocket costs (copayments, coinsurance, deductible). If you see a provider or visit a facility outside your health plan's network, you may have to pay the entire bill or the difference between what your plan pays and the full charged amount. This difference is called "balance billing."

"Surprise billing" is an unexpected balance bill that happens when you cannot control who is involved in your care, like being treated by an out-of-network provider at an in-network facility.

You are protected from balance billing for: Emergency Services: Out-of-network emergency providers can only bill you for your plan's in-network cost-sharing amount. They cannot balance bill you for emergency or post-stabilization care without your explicit written consent.

In-Network Facilities: If you receive care at an in-network hospital or surgical center, out-of-network ancillary providers cannot balance bill you and cannot ask you to waive these protections.

You are never required to give up your protections against balance billing, nor are you required to get care out-of-network.

Your Key Protections When Balance Billing Is Banned:

You are only responsible for paying your in-network share of the cost (copays, coinsurance, deductible).

Your health plan pays out-of-network providers directly and must count out-of-pocket amounts toward your deductible and annual out-of-pocket limits.

Emergency care must be covered without prior authorization.

Rights to a Good Faith Estimate (GFE)

If you are uninsured or self-pay (not filing insurance), providers must give you a written Good Faith Estimate of expected costs before non-emergency services are provided (at least 1 business day before care). If your final bill is \$400 or more above your GFE, you have the right to dispute the bill.

As the staff if you have any questions or concerns?

If you believe you have been wrongly billed, please contact our billing staff directly.

CMS Federal Info: Visit cms.gov/nosurprises or call 1-800-985-3059.