

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 or other health care provider, you may owe certain out-of-pocket costs, such as a copayment, coinsurance, and/or a deductible. You may have other costs or have to pay the entire bill if you see a provider or visit a health care facility that isn't in your health plan's network.

“Out-of-network” describes providers and facilities that haven't signed a contract with your health plan. Out-of-network providers may be permitted to bill you for the difference between what your plan agreed to pay and the full amount charged for a service. This is called “**balance billing**.” This amount is likely more than in-network costs for the same service and might not count toward your annual out-of-pocket limit.

“Surprise billing” is an unexpected balance bill. This can happen when you can't control who is involved in your care—like when you have an emergency or when you schedule a visit at an in-network facility but are unexpectedly treated by an out-of-network provider.

You are protected from balance billing for:

Emergency services

If you have an emergency medical condition and get emergency services from an out-of-network provider or facility, the most the provider or facility may bill you is your plan's in-network cost-sharing amount (such as copayments and coinsurance). You **can't** be balance billed for these emergency services. This includes services you may get after you're in stable condition, unless you give written consent and give up your protections not to be balance billed for these post-stabilization services.

Certain services at an in-network hospital or ambulatory surgical center

When you get services from an in-network hospital or ambulatory surgical center, certain providers there may be out-of-network. In these cases, the most those providers may bill you is your plan's in-network cost-sharing amount. This applies to emergency medicine, anesthesia, pathology, radiology, laboratory, neonatology, assistant surgeon, hospitalist, or intensivist services. These providers **can't** balance bill you and may **not** ask you to give up your protections not to be balance billed.

If you get other services at these in-network facilities, out-of-network providers **can't** balance bill you, unless you give written consent and give up your protections.

You're never required to give up your protections from balance billing. You also aren't required to get care out-of-network. You can choose a provider or facility in your plan's network.

Visit [<https://www.cms.gov/nosurprises>] for more information about your rights under federal law. For more information about your rights under state law, reference the list websites and contact phone numbers on the chart below. If you do not see your state, then your state does not have state-specific balance billing laws, and you should go to the above link for your rights under federal law.

Arizona	https://insurance.az.gov/SOONBDR
California	https://www.dmhc.ca.gov/ https://www.insurance.ca.gov
Colorado	https://doi.colorado.gov/insurance-products/health-insurance/health-insurance-legislation/out-of-network-health-care
Connecticut	https://portal.ct.gov/CID/
Indiana	https://www.in.gov/idoi/
Louisiana	https://www.lda.la.gov/docs/default-source/documents/consumer-updates/december-balance-billing.pdf?sfvrsn=e4f74d52_10
Missouri	https://insurance.mo.gov/index.php
Nevada	http://dhhs.nv.gov/Programs/CHA/
Ohio	https://www.insurance.ohio.gov/strategic-initiatives/surprise-billing
Texas	https://www.tdi.texas.gov/rules/2019/senate-bill-1264.html https://www.tdi.texas.gov/medical-billing/idr-process-faq.html

When balance billing isn't allowed, you also have the following protections:

- You are only responsible for paying your share of the cost (like the copayments, coinsurance, and deductibles that you would pay if the provider or facility was in-network). Your health plan will pay out-of-network providers and facilities directly.
- Your health plan generally must:
 - Cover emergency services without requiring you to get approval for services in advance (prior authorization).
 - Cover emergency services by out-of-network providers.
 - Base what you owe the provider or facility (cost-sharing) on what it would pay an in-network provider or facility and show that amount in your explanation of benefits.
 - Count any amount you pay for emergency services or out-of-network services toward your deductible and out-of-pocket limit.

If you believe you've been wrongly billed, please confirm with your insurance company what type of health plan you are contracted with. If your state has a separate and distinct state regulated balance billing prohibition and your health plan is governed by state regulation, please find your home state in the chart below and click the information link provided.

Health plan issuer means an entity subject to the insurance laws and rules of this state, or subject to the jurisdiction of the superintendent of insurance, that contracts, or offers to contract to provide, deliver, arrange for, pay for, or reimburse any of the costs of health care services under a health benefit plan, including a sickness and accident insurance company, a health insuring corporation, a fraternal benefit society, a self-funded multiple employer welfare arrangement, or a nonfederal, government health plan. "Health plan issuer" includes a third-party administrator license under Chapter 3959 of the Revised Code to the extent that the benefits that such an entity is contracted to administer under a health benefit plan are subject to the insurance laws and rules of this state or subject to the jurisdiction of the superintendent.

If your home state does not have its own separate and distinct balance billing prohibition or your health plan is governed by CMS (self-funded plan/ERISA), you are protected under the Federal No Surprises Act, you may contact the No Surprises Help Desk at 1-800-985-3059 and/or visit their website at: <https://www.cms.gov/nosurprises/consumers/complaints-about-medical-billing>

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Alaska	https://www.commerce.alaska.gov/web/ins/Consumers/Complaints/FileAComplaint.aspx Phone: 907-269-7900 or 800-INSURAK in-state, outside Anchorage
Arizona	https://difi.az.gov/file-complaint-against-insurance-entity Phone: 602-364-3100
California	https://www.dmhc.ca.gov/FileaComplaint.aspx Phone: 888-466-2219 - the DMHC Help Center
Colorado	https://doi.colorado.gov/for-consumers/file-a-complaint Phone: 303-894-7490 / 800-930-3745 (outside the Denver Metro area) Email: DORA_Insurance@state.co.us
Connecticut	https://portal.ct.gov/CID/Consumer-Affairs/File-a-Complaint-or-Ask-a-Question Phone: 800-203-3447 / 860-297-3900
Indiana	https://www.in.gov/idoi/consumer-services/ Phone: 800-622-4461 or 317-232-2395 Email: consumerservices@idoi.in.gov
Louisiana	http://www.ldi.la.gov/ Phone: 800-259-5300
Missouri	https://insurance.mo.gov/consumers/complaints/index.php Phone: 800-726-7390
Nevada	https://dhhs.nv.gov/Programs/CHA/ Phone: 702- 486-3587 / 888-333-1597
Ohio	https://insurance.ohio.gov/strategic-initiatives/surprise-billing/resources/file-prompt-pay-complaint Phone: 800-686-1526
Texas	https://www.tdi.texas.gov/consumer/get-help-with-an-insurance-complaint.html Phone: 800-252-3439