

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.

Refer to Appendix A for relevant state law requirements.

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.

Refer to Appendix A for relevant state law requirements.

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, you may contact your state agency responsible for enforcing the federal and/or state balance or surprise billing protection laws

For more information about your rights under federal law, please visit your state's official website.

Appendix A

Alabama	Alabama Dept of Insurance (.gov)	https://aldoi.gov/currentnewsitem.aspx?ID=1212
Arizona	Arizona Dept of Insurance (.gov)	https://difi.az.gov/soonbdr
California	CA Dept of Insurance (.gov)	https://www.insurance.ca.gov/01-consumers/110-health/60-resources/nosurprisebills.cfm
Colorado	Colorado Dept of Insurance (.gov)	https://doi.colorado.gov/insurance-products/health-insurance/health-insurance-initiatives/federal-no-surprises-act/colorado
Florida	FLSenate.gov	https://www.flsenate.gov/Session/Bill/2024/639/Analyses/h0639c.APC.PDF
Georgia	Georgia.gov	https://rules.sos.ga.gov/gac/120-2-106
Illinois	Illinois Dept of Insurance (.gov)	https://idoi.illinois.gov/content/dam/soi/en/web/insurance/companies/companybulletins/cb2022-03.pdf
Indiana	IN.gov	https://www.in.gov/healthcarereform/no-surprises-act/
Kentucky	Kentucky Dept of Insurance (.gov)	https://insurance.ky.gov/ppc/Documents/nsa%20-%20consumer%20bulletin%2012-2021.pdf

Maryland	Maryland Attorney General (.gov)	https://www.marylandattorneygeneral.gov/Pages/CPD/HEAU/NSA.aspx
	Maryland Insurance Administration (.gov)	https://insurance.maryland.gov/Consumer/Pages/Federal-No-Surprises-Act.aspx
Missouri	Missouri Dept of Commerce and Insurance (.gov)	https://dci.mo.gov/node/136
New Hampshire	New Hampshire Dept of Insurance (.gov)	https://www.insurance.nh.gov/news-and-media/new-hampshire-insurance-department-announces-passage-sb173-no-surprises-act
New Jersey	NJ.gov	https://www.nj.gov/dobi/bulletins/blt21_14.pdf
North Carolina	North Carolina DOI	https://www.ncdoi.gov/new-protections-surprise-medical-billspdf
Ohio	Ohio Dept of Insurance (.gov)	https://insurance.ohio.gov/consumers/surprise-billing/resources/surprise-billing-law
Oregon	Oregon Div of Financial Regulation (.gov)	https://dfr.oregon.gov/Documents/Surprise-billing-consumers.pdf
Pennsylvania	Commonwealth of Pennsylvania (.gov)	https://www.pa.gov/agencies/insurance/laws-regulations-notice/no-surprises-act.html
South Carolina	South Carolina Dept of Insurance (.gov)	https://www.doi.sc.gov/1001/No-Surprises-Act-Information
Tennessee	Tennessee State Government (.gov)	https://www.tn.gov/commerce/blog/2022/1/12/the-no-surprises-act-will-protect-tennessee-consumers.html
Texas	Texas Dept of Insurance (.gov)	https://www.tdi.texas.gov/medical-billing/providers.html
Virginia	Virginia.gov	https://help.marketplace.virginia.gov/hc/en-us/articles/11972699864461-What-is-the-No-Surprises-Act
Wisconsin	Wisconsin.gov home (.gov)	https://oci.wi.gov/pages/consumers/nosurprisesact.aspx