

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. In these cases, you shouldn't be charged more than your plan's copayments, coinsurance and/or deductible amounts.

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.

The Pennsylvania Insurance Department coordinates implementation of federal law for Pennsylvania patients. If you receive a surprise medical bill for services provided in Pennsylvania, you may contact the Insurance Department at www.insurance.pa.gov/NoSurprises with any questions or to file a complaint.

In addition to your rights under federal law, if you are receiving services in New York, you are protected from surprise bills under New York law. Visit

https://www.dfs.ny.gov/consumers/health_insurance/surprise_medical_bills or

<https://www.dfs.ny.gov/IDR> for more information about your rights and the process for submitting complaints under New York law.

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.

The Pennsylvania Insurance Department coordinates implementation of federal law for Pennsylvania patients. If you receive a surprise medical bill for services provided in Pennsylvania, you may contact the Insurance Department at www.insurance.pa.gov/NoSurprises with any questions or to file a complaint.

In addition to your rights under federal law, if you are receiving services in New York, you are protected from surprise bills under New York law. Visit the following website(s) at:

https://www.dfs.ny.gov/consumers/health_insurance/surprise_medical_bills or
<https://www.dfs.ny.gov/IDR> for more information about your rights and the process for submitting complaints under New York law.

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 the federal phone number for information and complaints: 1-800-985-3059. Visit www.cms.gov/nosurprises/consumers for more information about your rights under federal law.

Visit <http://www.insurance.pa.gov/NoSurprises> for more information about Pennsylvania enforcement of the federal law. If you have any questions, you may also call the Insurance Department at 1-877-881-6388 or TTY/TDD at 717-783-3898.

If services are provided in New York, visit https://www.dfs.ny.gov/consumers/health_insurance/surprise_medical_bills or <https://www.dfs.ny.gov/IDR> for more information about your rights under New York law. If you have questions about New York law, you may also call 1-800-342-3736 or email surprisemedicalbills@dfs.ny.gov.