



No Surprises Act

What are Surprise Bills?

If you are insured and receive care from an out-of-network provider, your health plan may not cover the entire out-of-network cost. This can leave you with out of pocket costs that more than if you had received care from an in-network provider. "Surprise" medical bills are unexpected costs to a patient from an out-of-network provider.

How are you protected from surprise bills when you have health insurance?

1. Surprise bills are banned for emergency services from out-of-network providers.
2. For all emergency and some non-emergency care, you cannot be charged more than in-network rates for cost-sharing (coinsurance or copayments) and the payment will count towards your deductible and out-of-pocket limits.
3. Out-of-network charges are banned for supplemental care providers (such as radiology or anesthesiology) who work at certain in-network facilities (like a hospital or ambulatory surgery center).
4. Health care providers and facilities must provide a notice stating that there are higher costs with out-of-network care and how these costs might be avoided. You do not have to sign this notice or get out-of-network care.
5. If you have out-of-network benefits in your insurance plan, you can choose to go to an out-of-network provider at an in-network facility, but cannot be billed more than in-network cost sharing amounts, unless you sign a consent to getting out-of-network care and agree to the additional cost(s).

How are you protected from surprise bills if you do not have health insurance?

1. A written "good faith estimate", will be provided upon request, before you get care.
2. You may file a dispute if you are charged more than \$400 over your estimate.

What are the exceptions to these protections?

1. This does not apply to vision- or dental-only plans.
2. This does not apply to ground ambulance services.
3. You're already protected against surprise medical billing if you have coverage through Medicare, Medicaid, Indian Health Services, VA or Tricare. These rules do not apply to these insurances.