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YOUR RIGHTS AND PROTECTIONS AGAINST SURPRISE MEDICAL BILLS

When you get emergency care or are treated by an out-of-network provider at an in-network hospital or ambulatory surgical center, you are protected from balance billing. In these cases, you should be charged more than your plan's copayments, coinsurance, and/or deductible.

WHAT IS BALANCE (SOMETIMES CALLED "SURPRISE") BILLING?

When you see a doctor or other healthcare provider or receive laboratory services, you may owe certain out-of-pocket costs, like a copayment, coinsurance, or deductible. You may have other costs or have to pay the entire bill if you see a provider, visit a healthcare facility, or receive laboratory services from a laboratory that isn't in your health plan's network.

"Out-of-network" means providers (including laboratories) and facilities that haven't signed a contract with your health plan. Out-of-network providers may be allowed to bill you for the difference between what your plan pays, 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 plan's deductible or 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. Surprise medical bills could cost thousands of dollars depending on the procedure or service.

Insurers are required to tell you which providers, hospitals, and facilities are in their networks. Hospitals, surgical facilities, and providers must tell you which provider networks they participate in on their website or on request.

YOU ARE PROTECTED FROM BALANCE BILLING

Emergency services

If you have an emergency medical condition and get emergency services from an out-of-network provider or facility, the most they can bill you is your plan's in-network cost-sharing amount (such as copayments, coinsurance, and deductibles). 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.

In addition to the protections of the Federal No Surprises Act, the state in which you receive services may have protections that apply to your visit for emergency or non-emergency services. Additional information is available from your state government. (See Appendix A below for more information).

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 can 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 receive other types of 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 out-of-network care. You can choose a provider or facility in your plan's network.

In addition to the protections of the Federal No Surprises Act, the state in which you receive services may have protections that apply to non-emergency services at an in-network facility. Additional information is available on your state's website (See Appendix A below for more information).

WHEN BALANCE BILLING ISN'T ALLOWED, YOU ALSO HAVE THE FOLLOWING PROTECTIONS:

You're only responsible for paying your share of the cost (e.g., copayments, coinsurance, and deductibles that you would pay if the provider or facility was in-network). Your health plan will pay any additional costs to out-of-network providers and facilities directly.

Generally, your health plan must:

- Cover emergency services without requiring you to get approval for services in advance (also known as "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 in-network deductible and out-of-pocket limit.

If you think you've been wrongly billed, contact your state (See Appendix A below for your state's contact information) or the Centers for Medicare and Medicaid Services at 1-800-985-3059. Your state website can be found at [www.\[enter your state name\].gov](http://www.[enter your state name].gov) and by searching "no surprises, balance billing or consumer protections." Visit <https://www.cms.gov/nosurprises> for more information about your rights under federal law.

GOOD FAITH ESTIMATE

Under the law, healthcare providers need to give patients **who don't have certain types of health coverage or who are not using certain types of health care coverage** an estimate of their bill for health care items or services before those items and services are provided.

- You have the right to receive a Good Faith Estimate (GFE) for the total expected cost of any healthcare items or services upon request or when scheduling such items or services. This includes related costs like medical tests, prescriptive drugs, equipment, and hospital fees.
- If you schedule a healthcare item or service at least three (3) business days in advance, make sure your healthcare provider or facility gives you a GFE in writing within one (1) business day after scheduling.
- If you schedule a healthcare item or service at least ten (10) business days in advance, make sure your healthcare provider or facility gives you a GFE in writing within three (3) business days after scheduling.
- You can also ask any healthcare provider or facility for a GFE before you schedule an item or service. If you do, make sure the healthcare provider or facility gives you a GFE in writing within three (3) business days after you ask.
- If you receive a bill that is at least \$400 more for any provider or facility than your GFE from that provider or facility, you can dispute the bill.
- Make sure to save a copy or picture of your GFE.

For questions or more information about your right to a Good Faith Estimate, visit: www.cms.gov/nosurprises/consumers, email FederalPPDRQuestions@cms.hhs.gov, or call 1-800-985-3059.

Appendix A – State Contacts & Consumer Protection Information

Anexo A: información sobre contactos del estado y protección al consumidor

State Estado	To File a Complaint Presentar una queja	Department of Insurance Departamento de Seguros	State Balance Billing Website Sitio web de facturación de saldos
AK	https://law.alaska.gov/department/civil/consumer/cpindex.html	Alaska Division of Insurance 1-907-269-7900 or email at insurance@alaska.gov	https://www.commerce.alaska.gov/web/ins/Consumers/Complaints.aspx
AL	https://alabamaag.gov	Alabama Department of Insurance at 1-334-269-3550	https://aldoi.gov
AR	https://arkansasag.gov	Arkansas Insurance Department Consumer Services Division at 1-800-852-5494	https://www.insurance.arkansas.gov/
AZ	https://www.azag.gov	Arizona Department of Insurance and Financial Institutions at 1- 602-364-3100	https://difi.az.gov/federal-no-surprises-act
CA	https://insurance.ca.gov/01-consumers/101-help/index.cfm	Department of Insurance Help Center 1-800-927-4357 or https://cdiapps.insurance.ca.gov/contactus/default.aspx	https://www.insurance.ca.gov/01-consumers/110-health/60-resources/NoSupriseBills.cfm
CO	https://doi.colorado.gov/for-consumers/file-a-complaint	Consumer Services Division 1-303-894-7490 or 1-800-930-3745 email DORA_Insurance@state.co.us	https://doi.colorado.gov/insurance-products/health-insurance/health-insurance-initiatives/federal-no-surprises-act/colorado
CT	https://portal.ct.gov/CID/Consumer-Affairs/File-a-Complaint-or-Ask-a-Question	Consumer Helpline: 1-800-203- 3447 or 1-860-297-3900 Email to insurance@ct.gov	https://www.portal.ct.gov/CID/Connecticut-Insurance-Information/No-Surprises-Act
DE	File a Complaint/Appeal - Delaware Department of Insurance - State of Delaware	Consumer Services Division 1-800-282-8611 or 1-302-674-7310 email at: consumer@delaware.gov	https://insurance.delaware.gov/
FL	https://apps.fldfs.com/eService/Default.aspx	Consumer Helpline 1-877-MY-FL-CFO (1-877-693-5236) or 1-850-413-3098 or email: Consumer.Services@myfloridacfo.com	https://www.floir.com/office/searchabletools.aspx
GA	https://oci.georgia.gov/file-consumer-insurance-complaint	Georgia Office of Commissioner of Insurance and Fire Safety 1-404-656- 2070 or 1-800-656-2298 or email: consumer@oci.ga.gov	www.oci.georgia.gov/insurance-resources
HI	https://www.cca.hawaii.gov/ins/consumers/filing_a_complaint	Contact 1-808-586-2790 or email to insurance@dcca.hawaii.gov or ihealth@dcca.hawaii.gov	None

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IA	https://iid.iowa.gov/insurance-consumer-complaint	Iowa Insurance Division 1-515-654-6600	https://iid.iowa.gov/no-surprises-act
ID	https://doi.idaho.gov/consumers/health-insurance/nosurprises/complaint/	Idaho Consumer Affairs 1-208-334-4319 or 1-800-721-3272	https://doi.idaho.gov/nosurprises
IL	https://idoi.illinois.gov/consumers/file-a-complaint.html	Illinois Department of Insurance 1-877-527-9431	N/A
IN	https://www.in.gov/idoi/consumer-services/file-a-insurance-company-complaint/	Indiana Department of Insurance, call 1-800-457-8283 or text 1-855-463-5292	https://www.in.gov/healthcarereform/no-surprises-act/
KS	Kansas Department of Insurance Consumer Division at 1-800-432-2484 or 1-785-296-7829 (out of state) or https://insurance.kansas.gov/complaint/	Kansas Department of Insurance at Kid.commissioner@ks.gov or https://insurance.kansas.gov/health-life/	N/A
KY	https://www.insurance.ky.gov/ppc/forms/Online_Complaint.aspx or https://www.insurance.ky.gov/ppc/newstatic_info.aspx?static_id=1	Kentucky Department of Insurance 1-502-564-3630 or toll free at 1-800-595-6053.	https://insurance.ky.gov/ppc/newstatic_info.aspx?static_id=1
LA	https://www.lidi.la.gov/onlineservices/ConsumerComplaintform	Louisiana Department of Insurance at 1-800-259-5300	N/A
MA	https://www.mass.gov/how-to/filing-an-insurance-complaint	Massachusetts Division of Insurance Consumer Service Unit at 1-617-521-7794 or mail to 1000 Washington Street, Suite 810, Boston, MA 02118	https://www.mahealthconnector.org/help-center-answers/consumer-protections-against-surprise-billing-through-the-no-surprises-act
MD	Maryland Insurance Administration Life and Health Complaints Unit 200 St. Paul Place, Ste 2700 Baltimore, MD 21202 P: 1-410-468-2000 or Toll Free: 1-800-492-6116 http://www.insurance.maryland.gov	Health Education and Advocacy Unit Office of the Attorney General 200 St. Paul Place, 16th Floor Baltimore, Maryland 21202 P: 1-410-528-1840 or Toll Free 1-877-261-8807 En Español: 1-410-230-1712 Fax: 1-410-576-6571 heau@oag.state.md.us	https://insurance.maryland.gov/Consumer/Pages/Federal-No-Surprises-Act.aspx
ME	https://www.mass.gov/how-to/filing-an-insurance-complaint	State of Maine Professional & Financial Regulation 35 State House Station Augusta, ME 04333 T: 1-207-624-8500 F: 1-207-624-8690	N/A

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MI	https://www.michigan.gov/difs/consumers/insurance/health-insurance/individual/filing	Michigan department of Insurance and Financial Services 1-517-284-8800 or Toll free at 1-877-999-6442	Michigan Department of Insurance and Financial Services https://www.michigan.gov/difs
MN	Minnesota Department of Health at https://www.health.state.mn.us/facilities/insurance/managedcare/complaint/index.html	Minnesota Department of Commerce 1-651-539-1500	https://mn.gov/commerce/insurance/health/
MS	Mississippi AG Office Consumer Protection Division 1-601-353-0845	Mississippi Insurance Department 1-800-562-2957	https://www.midhelps.org/insurance-guide/balance-billing/
MT	https://csimt.gov/insurance-complaints-fraud-1/	Commissioner of Securities and Insurance Office of the Montana State Auditor at 1-406-444-2040 or 1-800-332-6148	https://csimt.gov/2022/11/04/no-surprises-act-2/
NC	https://www.ncdoi.gov/contactscomplaints/assistance-or-file-complaint	North Carolina Department of Insurance 325 N. Salisbury Street Raleigh, NC 27603 1-855-408-1212	https://www.ncdoi.gov/new-protections-surprise-medical-billspdf
ND	https://www.insurance.nd.gov/consumers/complaints	North Dakota Insurance Department insurance@nd.gov or 1-701-328-2440	https://www.insurance.nd.gov/consumers/other-resources/no-surprises-act
NE	https://doi.nebraska.gov/consumer/no-surprises-act-new-protection-surprise-balance-bills	Nebraska Department of Insurance Attn: Life & Health Division P.O. Box 95087 Lincoln, NE 68509-5087 DOI.ExternalReview@nebraska.gov	https://doi.nebraska.gov/consumer/no-surprises-act-new-protection-surprise-balance-bills
NH	https://www.nh.gov/insurance/complaints/index.htm	New Hampshire Department of Insurance consumerservices@ins.nh.gov or 1-603-271-1406	https://www.nh.gov/insurance/consumers/health.htm
NJ	https://www.nj.gov/dobi/consumer.htm#insurance	NJ Department of Banking & Insurance PO Box 471 Trenton, NJ 08625-0471 1-609-292-7272 or 1-800-446-7467	https://www.nj.gov/dobi/division/consumers/insurance/outofnetwork.html
NM	https://www.osi.state.nm.us/pages/misc/complaints	Office of Superintendent of Insurance PO Box 1689 Santa Fe, NM 87504-1689 1-855-427-1689	https://www.osi.state.nm.us/pages/individuals-families/content/faq/life-and-health

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NV	https://doi.nv.gov/Consumers/File-A-Complaint/	Nevada Department of Insurance 1-888-872-3234 insinfo@doi.nv.gov	https://doi.nv.gov/Consumers/Health_and_Accident_Insurance/Balance_Billing_FAQs/
NY	https://www.dfs.ny.gov/complaint	NY Department of Financial Services 1-800-342-3736 or surprisemedicalbills@dfs.ny.gov	https://www.dfs.ny.gov/consumers/health_insurance/surprise_medical_bills
OH	Ohio Department of Insurance www.insurance.ohio.gov consumer.complaint@insurance.ohio.gov or 1-800-686-1526	Ohio Department of Insurance at: https://insurance.ohio.gov/consumers/surprise-billing/contact-us	https://insurance.ohio.gov/consumers/surprise-billing/surprise-billing-toolkit
OK	https://www.oid.ok.gov/consumers/file-an-online-complaint/	Oklahoma Insurance Department 1-800-522-0071	https://www.oid.ok.gov/nsa/
OR	https://dfr.oregon.gov/help/complaints-licenses/Pages/file-complaint.aspx	Oregon Division of Financial Regulation 1-888-877-4894 or DFR.InsuranceHelp@dcbs.oregon.gov	https://dfr.oregon.gov/insure/health/Pages/index.aspx
PN	https://www.insurance.pa.gov/Consumers/insurance-complaint/Pages/default.aspx	Pennsylvania Insurance Department 1-877-881-6388 or TTY/TDD at 1-717-783-3898	https://www.insurance.pa.gov/Coverage/health-insurance/no-surprises-act/Pages/default.aspx
RI	https://sbs.naic.org/solar-web/pages/public/onlineComplaintForm/onlineComplaintForm.jsf?state=RI&dswid=9147	Rhode Island Insurance Division 1-401-462-9520 or DBR.Insurance@dbr.ri.gov Online: https://dbr.ri.gov/questioncomplaints	N/A
SC	https://sbs.naic.org/solar-web/pages/public/onlineComplaintForm/onlineComplaintForm.jsf?state=SC&dswid=9199	South Carolina Department of Insurance Office of Consumer Services 1-803-737-6180 Consumers@doi.sc.gov	https://www.doi.sc.gov/1001/No-Surprises-Act-Information
SD	https://dlr.sd.gov/insurance/doi-complaint.aspx	South Dakota Division of Insurance 124 South Euclid Ave., 2nd Floor Pierre, SD 57501 sdinsurance@state.sd.us 1-605-773-3563	https://dlr.sd.gov/insurance/no-surprises_act.aspx
TN	https://www.tn.gov/commerce/insurance/consumer-resources/file-a-complaint.html	Tennessee Department of Commerce & Insurance 1-615-741-2218 or 1-800-342-4029	https://www.tn.gov/commerce/blog/2022/1/12/the-no-surprises-act-will-protect-tennessee-consumers.html
TX	https://www.tdi.texas.gov/consumer/health-complaints.html	Texas Department of Insurance 1-800-252-3439	https://www.tdi.texas.gov/medical-billing/index.html

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UT	https://insurance.utah.gov/complaint	Utah Insurance Department Health & Life Division 1-801-957-9280 Toll Free: 1-800-439-3805 (in state) health.uid@utah.gov	https://insurance.utah.gov/consumer/health/no-surprises-act
VA	https://scc.virginia.gov/pages/File-Complaint-Consumers	Virginia State Corporate Commission Bureau of Insurance 1-877-310-6560	https://scc.virginia.gov/pages/Balance-Billing-Protection Consumers covered under (i) a fully-insured policy issued in Virginia, (ii) the Virginia state employee health benefit plan; or (iii) a self-funded group that opted-in to the Virginia protections are also protected from balance billing under Virginia law.
VT	https://dfr.vermont.gov/consumers/file-complaint/insurance/insurance-complaints	Vermont Department of Financial Regulation 1-802-828-3302 or 1-800-964-1784 Dfr.insuranceinfo@vermont.gov	https://dfr.vermont.gov/no-surprises-act
WA	https://www.insurance.wa.gov/file-complaint-or-check-your-complaint-status	Washington State Office of the Insurance Commissioner 1-800-562-6900 or https://www.insurance.wa.gov/ask-us-insurance-question	https://www.insurance.wa.gov/what-consumers-need-know-about-surprise-or-balance-billing
WADC	https://disb.dc.gov/page/consumer-services-division	District of Columbia Department of Insurance, Securities & Banking 1-202-727-8000 or disb@dc.gov	N/A
WI	https://oci.wi.gov/Pages/Consumers/Filing-a-Complaint.aspx	Wisconsin Office of the Commissioner of Insurance 1-608-266-3585 or 1-800-236-8517	https://oci.wi.gov/Pages/Consumers/NoSurprisesAct.aspx
WV	https://www.wvinsurance.gov/Consumer_Services	WV Offices of the Insurance Commissioner 1-304-558-3386 1-888-879-9842 OICConsumerServices@wv.gov	https://www.wvinsurance.gov/no_surprises_act
WY	https://gov.sircon.com/consumerPortalLogin.do?	Wyoming Department of Insurance Consumer Affairs 307-777-7402 or 1-800-438-5768	N/A