

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, you are protected from Surprise Billing or Balance Billing.

Surprise Billing is an unexpected balance bill. This can happen when you received services from an out-of-network provider at an in-network facility. You are protected from Surprise 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 you can be billed is your plan's in-network cost sharing amounts.

Certain Services at an in-network facility, including Hospitals or Ambulatory Surgical Centers

When you get services from an in-network facility certain providers may be out-of-network. If this happens, the most you can be billed is your plan's in-network cost sharing amounts. This applies to emergency medicine, anesthesia, pathology, radiology, laboratory, neonatology, assistant surgeon, hospitalist or intensivist services. Providers cannot balance bill you or ask you to give up your protections to not be balance billed.

If you are billed for more than your plan's in-network cost sharing amounts, you may have the right to dispute the bill.

You may contact the health care provider listed to let them know your bill higher than the in-network cost sharing amounts. You can ask them to update the bill, ask to negotiate the bill, or ask if there is financial assistance available.

If you think you have been wrongfully billed, contact the HHS No Surprises Helpdesk at 1-800-985-3059. The federal phone number for information and complaints is 1-800-985-3059. Visit www.cms.gov/nosurprises/consumers for more information about your rights under federal law.

For more information about your rights under California law, including how to initiate a dispute resolution process, contact the Department of Insurance Help Center which is the entity responsible for enforcing state balance or no surprise billing protection laws, online at www.insurance.ca.gov/01-consumers/101-help.index.cfm or by calling 1-800-927-4357.