

## 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 shouldn't be charged more than your plan's copayments, coinsurance and/or deductible.

### **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](#), like a [copayment](#), [coinsurance](#), or [deductible](#). You may have additional 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” means providers and facilities that haven't signed a contract with your health plan to provide services. 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.

### **You're 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 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 balanced billed for these post-stabilization services.

#### **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 get 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.**

**When balance billing isn't allowed, you also have these protections:**

- You're only responsible for paying your share of the cost (like the copayments, coinsurance, and deductible 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 the entity responsible for enforcing federal and/or state balance or surprise billing protection laws (find this information on your Explanation of Benefits) or you may call the federal phone number for information and complaints 1-800-985-3059.

Visit [www.cms.gov/nosurprises/consumers](http://www.cms.gov/nosurprises/consumers) for more information about your rights under federal law.

| State          | Enforcement Entity   |
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| Alaska         | Division of Insurance<br>Consumer Services Section<br>550 West 7th Avenue, Suite 1560<br>Anchorage, AK 99501-3567<br>Telephone: (907) 269-7900<br>(800) INSURAK (800) 467-8725 (In-state only)   |
| American Samoa | Office of the Insurance Commissioner<br>Office of the Governor<br>American Samoa Government<br>A. P. Lutali Executive Office Building<br>Pago Pago, American Samoa 96799<br>Telephone (684) 633-4116   |
| Arizona        | Consumer Assistance Section<br>To file a complaint, go to <a href="https://insurance.az.gov/complaint">https://insurance.az.gov/complaint</a><br>Street Address:<br>100 N. 15th Avenue, Suite 261<br>Phoenix AZ 85007-2630<br>Contact Hours: Monday - Friday, 9AM to 4PM<br><a href="mailto:consumers@azinsurance.gov">consumers@azinsurance.gov</a><br>Phone: 602-364-2499 In-state toll-free 800-325-2548"   |
| Arkansas       | Arkansas Insurance Department<br>1 Commerce Way, Suite 102<br>Little Rock, AR 72202<br>t: 800-852-5494 or 501-371-2640<br>Website: <a href="http://insurance.arkansas.gov">insurance.arkansas.gov</a>  |
| California     | For products regulated by the California Department of Insurance:<br>California Department of Insurance:<br>Consumer Communications Bureau<br>300 South Spring Street, South Tower<br>Los Angeles, CA 90013<br>Toll-Free Consumer Hotline: 1-800-927-HELP (4357) or 1-213-897-8921<br>TDD Number: 1-800-482-4TDD (4833)<br><a href="http://www.insurance.ca.gov">http://www.insurance.ca.gov</a><br>For products regulated by the California Department of Managed Health Care:<br>California Consumer Assistance Program<br>Operated by the California Department of Managed Health Care<br>980 9th St, Suite #500<br>Sacramento, CA 95814<br>(888) 466-2219 (TDD: 1-877-688-9891)<br><a href="http://www.dmhc.ca.gov">http://www.dmhc.ca.gov</a> |
| Colorado       | Colorado Division of Insurance<br>1560 Broadway, Suite 850<br>Denver, CO 80202<br>Phone: 303-894-7490 or 1-800-930-3745 (toll free if calling from outside Denver metro area)<br>Online complaint submissions:   |

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|                      | <a href="http://www.dora.state.co.us/pls/real/Ins_Complaint.Submit_Form">http://www.dora.state.co.us/pls/real/Ins_Complaint.Submit_Form</a>  |
| Connecticut          | Office of the Healthcare Advocate<br>P.O. Box 1543<br>Hartford, CT 06144<br>Telephone: 866-466-4446<br>Website: <a href="http://www.ct.gov/oha">www.ct.gov/oha</a><br>E-mail : <a href="mailto:healthcare.advocate@ct.gov">healthcare.advocate@ct.gov</a>  |
| Delaware             | Delaware Department of Insurance<br>Consumer Services Division<br>1351 West North St, Suite 101<br>Dover, DE 19904<br>Toll-free telephone: 1-800-282-8611<br>Local telephone: (302) 674-7310<br>Website: <a href="https://insurance.delaware.gov/">https://insurance.delaware.gov/</a><br>E-mail: <a href="mailto:consumer@state.de.us">consumer@state.de.us</a>                 |
| District of Columbia | Government of the District of Columbia<br>Office of Healthcare Ombudsman and Bill of Rights<br>441 4th Street, NW Suite 250N<br>Washington, DC 20001<br>Telephone: 202-724-7491 or Toll free: 1-877-685-6391<br>E-Mail: healthcare <a href="mailto:ombudsman@dc.gov">ombudsman@dc.gov</a><br>Website: <a href="http://healthcareombudsman.dc.gov">healthcareombudsman.dc.gov</a> |
| Florida              |  |
| Georgia              | Georgia Office of Insurance and Safety Fire Commissioner<br>Consumer Services Division<br>2 Martin Luther King, Jr. Drive West Tower, Suite 716<br>Atlanta, Georgia 30334<br>Toll-free telephone: 1-800-656-2298<br>Web site: <a href="http://www.oci.ga.gov/ConsumerService/Home.aspx">http://www.oci.ga.gov/ConsumerService/Home.aspx</a>                                      |
| Guam                 | Guam Department of Revenue and Taxation<br>1240 Army Drive<br>Barrigada, Guam 96913<br>Telephone: (671) 635-1844   |
| Hawaii               | Insurance Division- Health Branch<br>State of Hawaii<br>P.O. Box 3614<br>Honolulu, HI 96811-3614<br>Phone: 808-586-2804<br><a href="https://cca.hawaii.gov/ins/">https://cca.hawaii.gov/ins/</a>   |
| Idaho                | Idaho Department of Insurance<br>Website: <a href="http://doi.idaho.gov/nosurprises">doi.idaho.gov/nosurprises</a><br>Call Consumer Affairs at 1-208-334-4319 or toll-free in Idaho at 1-800-721-3272.   |
| Illinois             | Illinois Department of Insurance<br>320 W. Washington St<br>Springfield, IL 62767<br>Phone: 217-782-4515<br>Toll-free telephone: 1-866-445-5364<br>Web site: <a href="http://insurance.illinois.gov/healthinsurance/consumerHealth.html">http://insurance.illinois.gov/healthinsurance/consumerHealth.html</a>   |

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|               | Email: <a href="mailto:DOI.InfoDesk@illinois.gov">DOI.InfoDesk@illinois.gov</a>  |
| Indiana       | Indiana Department of Insurance<br>Consumer Services Department<br>311 W. Washington Street, Suite 300<br>Indianapolis, IN 46204-2787<br>Phone: (317) 232-2385<br>Fax: (317) 234-2103<br>Website for access to additional information and forms: <a href="http://in.gov/idoi/">http://in.gov/idoi/</a>   |
| Iowa          | Please call 1-800-985-3059.<br>Iowa residents may contact the Iowa Insurance Division at 1-515-654-6600 or<br><a href="https://iid.iowa.gov/insurance-consumer-complaint">https://iid.iowa.gov/insurance-consumer-complaint</a>  |
| Kansas        | Kansas Insurance Department<br>1300 SW Arrowhead Rd<br>Topeka, KS 66604<br>Toll-free telephone: 1-800-432-2484 (In Kansas only)<br>(785)296-3071 (All others)<br>Web site: <a href="http://www.ksinsurance.org">http://www.ksinsurance.org</a><br>E-mail: <a href="mailto:kid.commissioner@ks.gov">kid.commissioner@ks.gov</a>   |
| Kentucky      | Kentucky Department of Insurance, Consumer Protection Division<br>P.O. Box 517<br>Frankfort, KY 40602-0517<br>Toll-free telephone: 1-800-595-6053<br>Web site: <a href="http://insurance.ky.gov">http://insurance.ky.gov</a><br>Email: <a href="mailto:consumerservices@ky.gov">consumerservices@ky.gov</a>  |
| Louisiana     | Louisiana Department of Insurance<br>1702 N 3rd Street<br>Baton Rouge, LA 70802<br>Web Site: <a href="http://www.lidi.state.la.us">http://www.lidi.state.la.us</a><br>Phone: 800-259-5300 or 225-342-5900  |
| Maine         | Consumers for Affordable Health Care<br>12 Church Street, PO Box 2490<br>Augusta, ME 04338-2490<br>(800) 965-7476<br><a href="http://www.maine cahc.org">www.maine cahc.org</a><br><a href="mailto:consumerhealth@maine cahc.org">consumerhealth@maine cahc.org</a>  |
| Maryland      | Maryland Office of the Attorney General<br>Health Education and Advocacy Unit<br>200 St. Paul Place, 16th Floor<br>Baltimore, MD 21202<br>Toll-free telephone: 1-877-261-8807<br>Web site: <a href="http://www.oag.state.md.us/Consumer/HEAU.htm">http://www.oag.state.md.us/Consumer/HEAU.htm</a><br>E-mail: <a href="mailto:heau@oag.state.md.us">heau@oag.state.md.us</a> |
| Massachusetts | Health Policy Commission<br>Office of Patient Protection (OPP)<br>50 Milk Street, 8th Floor<br>Boston, MA 02109<br>Toll-free telephone: (800) 436-7757<br>Website: <a href="http://www.mass.gov/hpc/opp">http://www.mass.gov/hpc/opp</a>   |

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|             | Email: <a href="mailto:HPC-OPP@state.ma.us">HPC-OPP@state.ma.us</a>   |
| Michigan    | Michigan Department of Insurance and Financial Services<br>HICAP<br>PO Box 30220<br>Lansing, MI 48909-7720<br>Toll-free telephone: 1-877-999-6442<br>Web site: <a href="http://www.michigan.gov/HICAP">http://www.michigan.gov/HICAP</a><br>E-mail: <a href="mailto:DIFS-HICAP@michigan.gov">DIFS-HICAP@michigan.gov</a>  |
| Minnesota   | For Insured plans:<br>Minnesota Department of Commerce<br>Insurance Division<br>85 7th Place East<br>St. Paul, MN 55101<br>651-539-1600 or 1-800-657-3602<br>For HMOs:<br>Minnesota Department of Health<br>Attn: Managed Care Section<br>P.O. Box 64882<br>St. Paul, MN 55164-0882<br>(651) 201-5100<br>(800) 657-3916   |
| Missouri    | Missouri Department of Commerce and Insurance (DCI)<br>Division of Consumer Affairs<br>301 W. High Street, Room 530<br>Harry S. Truman State Office Building<br>Jefferson City, MO 65101<br>Toll-free telephone: 1-800-726-7390<br>Web site: <a href="http://www.insurance.mo.gov/consumers">www.insurance.mo.gov/consumers</a><br>E-mail: <a href="mailto:consumeraffairs@insurance.mo.gov">consumeraffairs@insurance.mo.gov</a> |
| Mississippi | Health Help Mississippi<br>800 North President Street<br>Jackson, MS 39202<br><a href="http://www.healthhelpms.org">www.healthhelpms.org</a><br>Consumer Help Line 1-877-314-3843<br>Email: <a href="mailto:info@mhap.org">info@mhap.org</a>  |
| Montana     | Montana Commissioner of Securities and Insurance<br>840 Helena Avenue<br>Helena, MT 59601<br>Phone: (800) 332-6148 or (406) 444-2040<br>TDD: (406) 444-3246<br>Web site: <a href="http://www.csi.mt.gov/">http://www.csi.mt.gov/</a>  |
| Nebraska    | Nebraska Department of Insurance<br>PO Box 82089<br>Lincoln, NE 68501-2089<br>Phone: (402) 471-2201<br>Consumer Hotline: (877) 471-2201<br>Department's website is <a href="http://doi.nebraska.gov">doi.nebraska.gov</a>   |
| Nevada      | Office of the Governor, Consumer Health Assistance  |

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|                | <p>3320 W. Sahara Ave., Suite 100<br/> Las Vegas, NV 89102<br/> Telephone: (702) 486-3587<br/> Toll-free telephone: 1-888-333-1597<br/> Web site: <a href="http://dhhs.nv.gov/Programs/CHA/">http://dhhs.nv.gov/Programs/CHA/</a><br/> E-mail: <a href="mailto:cha@govcha.nv.gov">cha@govcha.nv.gov</a></p>  |
| New Hampshire  | <p>New Hampshire Department of Insurance<br/> 21 South Fruit Street, Suite 14<br/> Concord, NH 03301<br/> (800) 852-3416<br/> (603) 271-2251<br/> TDD: (800) 735-2964<br/> Fax: (603) 271-1406<br/> Web site: <a href="http://www.nh.gov/insurance">www.nh.gov/insurance</a><br/> E-mail: <a href="mailto:consumerservices@ins.nh.gov">consumerservices@ins.nh.gov</a></p>   |
| New Jersey     | <p>New Jersey Department of Banking and Insurance<br/> Consumer Assistance<br/> 20 West State Street<br/> PO Box 329<br/> Trenton, NJ 08625-0329<br/> Telephone: (609) 292-7272<br/> E-mail: <a href="mailto:ombudsman@dobi.nj.gov">ombudsman@dobi.nj.gov</a><br/> Electronic complaint submissions: <a href="https://www.state.nj.us/dobi/consumer.htm">https://www.state.nj.us/dobi/consumer.htm</a></p>   |
| New Mexico     | <p>Mailing Address:<br/> New Mexico Office of Superintendent of Insurance<br/> Managed Health Care Bureau<br/> Post Office Box 1689<br/> Santa Fe, New Mexico 87504-1689<br/> Phone: 1-855-427-5674 (1-855-4 ASK OSI)<br/> Email: <a href="mailto:mhcb.grievance@state.nm.us">mhcb.grievance@state.nm.us</a><br/> Website: <a href="http://www.osi.state.nm.us/ManagedHealthCare/index.aspx">http://www.osi.state.nm.us/ManagedHealthCare/index.aspx</a></p> |
| New York       | <p>New York State Department of Financial Services<br/> (800) 342-3736 or <a href="mailto:surprisemedicalbills@dfs.ny.gov">surprisemedicalbills@dfs.ny.gov</a>.<br/> Website: <a href="http://www.dfs.ny.gov">http://www.dfs.ny.gov</a><br/> For self-funded coverage or coverage bought outside New York, contact CMS at 1-800-985-3059</p>   |
| North Carolina | <p>North Carolina Department of Insurance<br/> Health Insurance Smart NC<br/> Toll Free Telephone: (855) 408-1212<br/> Website: <a href="https://www.ncdoi.gov/consumers/health-insurance/health-claim-denied">https://www.ncdoi.gov/consumers/health-insurance/health-claim-denied</a><br/> By Mail:<br/> 1201 Mail Service Center<br/> Raleigh NC 27699-1201</p>   |
| North Dakota   | <p>North Dakota Insurance Department<br/> <a href="mailto:insurance@nd.gov">insurance@nd.gov</a><br/> State Capitol, Fifth Floor<br/> 600 E. Boulevard Ave</p>   |

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|                | <p>Bismarck, ND 58505-0320<br/> 701.328.2440<br/> 800.247.0560 toll free<br/> 800.366.6888 (TTY)</p>   |
| Ohio           | <p>The Ohio Department of Insurance<br/> 50 W. Town Street<br/> Third Floor – Suite 300<br/> Columbus, OH 43215<br/> Consumer Hotline: 1-800-686-1526<br/> Website: <a href="http://www.insurance.ohio.gov">http://www.insurance.ohio.gov</a></p>  |
| Oklahoma       | <p>Oklahoma Insurance Department<br/> 400 NE 50th Street<br/> Oklahoma City OK 73105<br/> Toll-free telephone: 1-800-522-0071 (in-state only)<br/> Telephone: (405) 521-2828<br/> Web site: <a href="https://www.oid.ok.gov/consumers/">https://www.oid.ok.gov/consumers/</a></p>  |
| Oregon         | <p>Oregon Division of Financial Regulation<br/> P.O. Box 14480<br/> Salem, OR 97309-0405<br/> Telephone: 503-947-7984 or toll-free in Oregon at 888-877-4894<br/> Email: <a href="mailto:DFR.InsuranceHelp@dcbs.oregon.gov">DFR.InsuranceHelp@dcbs.oregon.gov</a><br/> Website: <a href="https://dfr.oregon.gov">https://dfr.oregon.gov</a></p>  |
| Pennsylvania   | <p>Pennsylvania Insurance Department<br/> 1209 Strawberry Square<br/> Harrisburg, PA 17120<br/> Phone: (877) 881-6388<br/> TTY/TDD: (717) 783-3898<br/> Website: <a href="http://www.insurance.pa.gov">www.insurance.pa.gov</a></p>  |
| Puerto Rico    | <p>Puerto Rico Oficina de la Procuradora del Paciente<br/> Mailing Address:<br/> PO Box 11247<br/> San Juan Puerto Rico 00910-2347<br/> Toll-free telephone: 1-800-981-0031<br/> Local telephone: (787) 977-1100<br/> Website: <a href="http://www.opp.pr.gov/">http://www.opp.pr.gov/</a><br/> Email: <a href="mailto:querellas@opp.gobierno.pr">querellas@opp.gobierno.pr</a></p>  |
| Rhode Island   | <p>Rhode Island Insurance Resource, Education, and Assistance Consumer Helpline<br/> Rhode Island Parent Information Network (RIPIN)<br/> 300 Jefferson Boulevard, Suite 300<br/> Warwick, RI. 02888<br/> Toll-Free Telephone: (855) 747-3224 (855-RIREACH)<br/> Telephone: (401) 270-0101<br/> Web site: <a href="http://www.ripin.org">www.ripin.org</a><br/> E-mail: <a href="mailto:info@ripin.org">info@ripin.org</a></p> |
| South Carolina | <p>South Carolina Department of Insurance<br/> Consumer and Individual Licensing Services Division<br/> P.O. Box 100105<br/> Columbia, SC 29202</p>  |



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|                | <p>Toll-free telephone: 1-800-768-3467<br/> Web site: <a href="http://www.doi.sc.gov">http://www.doi.sc.gov</a><br/> E-mail: <a href="mailto:consumers@doi.sc.gov">consumers@doi.sc.gov</a></p>  |
| South Dakota   | <p>South Dakota Division of Insurance<br/> 445 East Capitol Avenue<br/> Pierre, SD 57501<br/> Main Phone Line: 605-773-3563<br/> Email: <a href="mailto:insurance@state.sd.us">insurance@state.sd.us</a></p>   |
| Tennessee      | <p>Tennessee Department of Commerce and Insurance<br/> Consumer Insurance Services<br/> 500 James Robertson Pkwy<br/> Davy Crockett Tower, 4th floor<br/> Nashville, TN 37243<br/> Telephone: 615-741-2218 or toll-free 1-800-342-4029<br/> Email: <a href="mailto:Ask.TDCI@TN.Gov">Ask.TDCI@TN.Gov</a><br/> Website: <a href="http://www.tn.gov/commerce/consumer-services.html">www.tn.gov/commerce/consumer-services.html</a></p> |
| Texas          | <p>Texas Health Options<br/> Toll-free telephone: 1-800-252-3439<br/> Web site: <a href="http://www.texashealthoptions.com">www.texashealthoptions.com</a></p>   |
| Utah           | <p>Visit: <a href="https://www.cms.gov/nosurprises">https://www.cms.gov/nosurprises</a> or, call 1-800-985-3059</p>  |
| Vermont        | <p>Vermont Legal Aid<br/> 264 North Winooski Ave.<br/> Burlington, VT 05402<br/> Toll-free telephone: (800) 889-2047<br/> Web site: <a href="http://www.vtlegalaid.org">www.vtlegalaid.org</a></p>   |
| Virginia       | <p>Office of the Managed Care Ombudsman<br/> Bureau of Insurance<br/> P.O. Box 1157<br/> Richmond, VA 23218<br/> Toll-free telephone: 1-877-310-6560<br/> Richmond: 804-371-9032<br/> Website: <a href="http://www.scc.virginia.gov/boi/omb/index.aspx">http://www.scc.virginia.gov/boi/omb/index.aspx</a><br/> Email: <a href="mailto:ombudsman@scc.virginia.gov">ombudsman@scc.virginia.gov</a></p>                                |
| Virgin Islands | <p>Division of Banking and Insurance<br/> 1131 King Street, Suite 101<br/> Christiansted, St. Croix, VI 00820<br/> Phone: (340)773-6459<br/> Website: <a href="http://ltg.gov.vi">http://ltg.gov.vi</a></p>  |
| Washington     | <p>Washington State Office of the Insurance Commissioner<br/> P.O. Box 40256<br/> Olympia, WA 98504-0256<br/> Phone: 1-800-562-6900 or (360) 725-7080<br/> TDD: (360) 586-0241<br/> Website: <a href="http://www.insurance.wa.gov">www.insurance.wa.gov</a><br/> Email: <a href="mailto:cap@oic.wa.gov">cap@oic.wa.gov</a></p>   |
| West Virginia  | <p>West Virginia Office of the Insurance Commissioner<br/> Consumer Service Division<br/> P.O. Box 50540</p>   |

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|           | <p>Charleston, WV 25305<br/> Toll-free telephone: 1-888-879-9842<br/> Website:<br/> <a href="http://www.wvinsurance.gov/ConsumerServices/ConsumerServices.aspx">http://www.wvinsurance.gov/ConsumerServices/ConsumerServices.aspx</a></p>   |
| Wisconsin | <p>Office of the Commissioner of Insurance<br/> 125 South Webster Street<br/> P.O. Box 7873<br/> Madison, WI 53707-7873<br/> Phone: 800-236-8517 (Statewide) or 608-266-3586 (In Madison)<br/> Website: Website: <a href="http://oci.wi.gov/">http://oci.wi.gov/</a><br/> E-mail: <a href="mailto:ocicomplaints@wisconsin.gov">ocicomplaints@wisconsin.gov</a></p>  |
| Wyoming   | <p>Wyoming Insurance Department<br/> Consumer Affairs Section<br/> 106 East 6th Avenue<br/> Cheyenne, WY 82002<br/> (307) 777-7402 In-state toll free: 1-800-438-5768<br/> <a href="http://insurance.state.wy.us">http://insurance.state.wy.us</a><br/> Online complaint submissions: <a href="https://doi.wyo.gov/consumers">https://doi.wyo.gov/consumers</a></p> |