



Your Rights Under the No Surprises Act

Protection from unexpected medical bills

You have important rights and protections against unexpected medical bills. Federal law requires healthcare providers and facilities to give you notice about your rights.

Your Rights & Protections

- **Protection from surprise billing:** 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 surprise billing or 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 and coinsurance). You cannot be balance billed for these emergency services.
- **Certain non-emergency services:** 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.
- **Right to waive protections:** You can choose to give up your protections from balance billing for certain services, but you're never required to waive your protections. You may be asked to give permission for balance billing before receiving care.

Good Faith Estimate For Uninsured Patients

When you get a good faith estimate, you have the right to receive a Good Faith Estimate for the total expected cost of any non-emergency items or services. This protects you from unexpected bills. If you receive a bill that is at least \$400 more than your Good Faith Estimate, you can dispute it.

- This protection does not apply if you choose to receive services from out-of-network providers by giving written consent and giving up your protections.
- You have the right to receive a notice about these protections in your preferred language if available.
- For questions or concerns about your rights, contact your health plan or visit the federal No Surprises Act website at cms.gov/nosurprises or call **1 (800)-985-3059**.

Questions About Your Bill?

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Effective January 1, 2022: This notice complies with federal requirements under the No Surprises Act and the Consolidated Appropriations Act, 2021. For more information about your rights under federal law, visit cms.gov/nosurprises.