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Your Right 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 or surgery center, you are protected from surprise billing or balance billing.

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, such as a copayment, coinsurance, and/or a deductible. You may have other costs or have to pay the entire bill if you see a provider or visit a healthcare facility that isn’t in your health plan network.

Out-of-network describes providers and facilities that haven’t signed a contract with your health plan. Out-of-network providers may be permitted to bill you for the difference between what your plan agreed to pay and the full amount charged for a service. This is called balance billing.

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.

Your health plan generally must:

- Cover emergency services without requiring you to get approval for services in advance. (prior auth)
- Cover emergency services by out-of-network providers
- Base what you owe the provider or facility 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 deductible and out-of-pocket limit.

If you believe you have been wrongly billed, you should ask to speak with our billing staff or our clinic administrator.

For more information regarding the No Surprise Billing Act you can refer to the Medicare website.

<https://www.cms.gov/nosurprises/policies-and-resources/overview-of-rules-fact-sheets>

Or the Minnesota Department of Health

<https://www.health.state.mn.us/facilities/insurance/managedcare/faq/nosurprisesact.html>