

Your Rights and Protections Against Surprise Medical Bills

When you 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 not 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 is not in your health plan's network.

“Out-of-network” means providers and facilities that have not 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 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 cannot control who is involved in your care—like when you schedule a visit at an in-network facility but are unexpectedly treated by an out-of-network provider.

You are protected from balance billing for:

Certain services at an in-network hospital or ambulatory surgery center

When you get services from an in-network hospital or ambulatory surgery 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 **cannot** 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 **may** balance bill you if you have given written consent to receive a balance bill.

You are never required to give up your protections from balance billing. You also are not required to get out-of-network care. You can choose a provider or facility in your plan's network.

If you think you have been wrongly billed, call:

Louisiana Department of Insurance, 1-800-259-5300 or visit www.lds.la.gov

For more information about your rights under federal law, call *1-800-985-3059* or visit www.cms.gov/nosurprises/consumers