

## Disclosure Notice Regarding Patient Protections Against Surprise Billing

### ***Your Rights And Protections Against Surprise Medical Bills***

When you receive emergency care or are treated by an out-of-network healthcare professional at an in-network hospital or ambulatory surgical 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 healthcare practitioner, 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 clinician or visit a healthcare facility that is not in your health plan's network.

"Out-of-network" describes practitioners and facilities that have not signed a contract with your health plan. Out-of-network healthcare professionals 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."** This amount is likely more than in-network costs for the same service and might not count toward your annual out-of-pocket limit.

"Surprise billing" is an unexpected balance bill. This can happen when you cannot control who is involved in your care. For example, 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 clinician.

### ***You Are Protected From Balance Billing For:***

#### ***Emergency Services***

If you have an emergency medical condition and receive emergency services from an out-of-network practitioner or facility, the most the clinician or facility may 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. This includes services you may receive after you are in stable condition, unless you provide written consent and give up your protections not to be balance billed for these post-stabilization services.

#### ***Certain Services At An In-Network Hospital Or Ambulatory Surgical Center***

When you receive services from an in-network hospital or ambulatory surgical center, certain healthcare professionals there may be out-of-network. In these cases, the most those practitioners may 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 intensive services. These practitioners cannot balance bill you and may not ask you to give up your

protections not to be balance billed. If you receive other services at these in-network facilities, out-of-network clinicians cannot balance bill you, unless you give written consent and give up your protections.

**You are never required to give up your protections from balance billing. You are also not required to receive care out-of-network. You can choose a practitioner or facility that provides services in your plan's network.**

***When Balance Billing Is Not Allowed, You Also Have The Following Protections:***

You are only responsible for paying your share of the cost, such as copayments, coinsurance, and deductibles, that you would pay if the clinician or facility were in-network. Your health plan will pay out-of-network healthcare professionals and facilities directly.

Your health plan generally must:

- cover emergency services without requiring you to get approval for services in advance (prior authorization);
- cover emergency services by out-of-network practitioners;
- base what you owe the practitioner or facility (cost-sharing) on what it would pay an in-network clinician or facility and show that amount in your explanation of benefits; and,
- 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've been wrongly billed, you may contact the [Arizona Department of Insurance and Financial Institutions](#).

Visit the [Department of Health and Human Services](#) for more information about your rights under federal law.