



Disclosure Notice Regarding Patient Protections Against Surprise Billing

Your Rights and Protections Against Surprise Medical Bills

When you get treated by an out-of-network provider, 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 that isn't in your health plan's 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**.” 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.

You are protected from balance billing for emergency services and certain services at an in-network hospital or ambulatory surgery center. These providers **can't** balance bill you and may **not** ask you to give up your protections not to be balance billed.

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

I participate with some Blue Cross and Blue Shield plans. Before beginning treatment it is important to contact your specific plan to confirm whether my services will be covered and whether there will be any deductible, co-pay or co-insurance amounts applied. If you have any questions about any amounts owed for in-network treatment please ask me!

If you decide to seek out-of-network treatment with me, I can provide you with a superbill each month which you may then submit to your insurance company to attempt to get reimbursed for all or part of the billed amount.