



No Surprise Billing Act

The No Surprises Act, part of the Consolidated Appropriation Act, provides protections against surprise billing and limits out-of-network cost sharing under many of the circumstances in which surprise bills arise most frequently.

“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.

You are protected from balance billing for certain services at an in-network ambulatory surgical center. When you get services from an in-network ambulatory surgical center, certain providers may be out-of-network. In these cases, the most those providers may bill you is your plan’s in-network cost-sharing amount.

If you believe you’ve been wrongly billed, you may contact the U.S Department of Health and Human Services (HHS).

You are 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. However, when you choose to seek care from a provider or facility that isn’t in your health plan’s network, you may be asked to sign a Surprise Billing Protection Form. If you sign this form, you may pay more because:

- You are giving up your protections under the law.
- You may owe the full cost billed for items and services received.
- Your health plan might not count any of the amount you pay towards your deductible and out-of-pocket limit. Contact your health plan for more information.

You shouldn’t sign this form if you didn’t have a choice of providers when receiving care.

Before deciding to sign the Surprise Billing Protection form, you can contact your health plan to find an in-network provider or facility. If there isn’t one, your health plan might work out an agreement with the provider or facility, or another one.

To learn more about balance billing and the No Surprise Billing Act, go to www.cms.gov/nosurprises.