

Know Your Rights with Surprise Medical Bills

1

What is a "Surprise Medical Bill"?

A Surprise Medical Bill is a bill from an out-of-network provider or facility that you did not expect. Bills for out-of-network medical care are not covered by insurance and the provider might try to charge more.

2

Do I Have to Pay If I Thought My Insurance Covered It?

Starting in 2022, the No Surprises Act protects people with insurance from Surprise Billing. The law bans out-of-network charges for emergency services and some non-emergency care if the patient did not agree beforehand.

3

What Will I Be Responsible For Under the No Surprises Act?

Under the new law, in most cases, patients should only be responsible for your in-network copayment, coinsurance or deductible. If you don't have insurance, the law requires that you get a "good faith" estimate of what your care will cost BEFORE you are treated. If the final bill is \$400 or more than the estimate, you can dispute the bill.

4

What Do I Do If I Still Receive a Surprise Medical Bill?

You can:

- dispute the bill with your insurance provider.
- contact the No Surprises Help Desk at 1-800-985-3059 from 8 am to 8 pm EST, 7 days a week, to submit a question or a complaint. You can also submit a complaint online at <https://nsa-idr.cms.gov/consumercomplaints>.
- file a complaint with the New York Department of Financial Services at www.dfs.ny.gov/complaint

