

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

## **Park Hill Counseling**

When you get emergency care or are treated by an out-of-network provider at an in-network facility, you are protected from balance billing (also known as surprise billing). This law also applies to most scheduled services provided by out-of-network providers at in-network facilities.

### **What is "balance billing" (or "surprise billing")?**

When you see a doctor or other healthcare provider, you may owe certain out-of-pocket costs, such as a copayment, coinsurance, or deductible. If you receive care from a provider or facility that is out-of-network, you may also be billed for the difference between what your insurance pays and the full amount charged for a service. This is called balance billing.

Surprise billing happens when you are unexpectedly billed the balance because you didn't know or couldn't reasonably avoid being treated by an out-of-network provider.

### **You are protected from balance billing for:**

- Emergency services: You can't be charged more than your plan's in-network rate even if the services are provided by an out-of-network provider or facility.
- Non-emergency services provided by out-of-network providers at in-network facilities (unless you give written consent and waive your protections).

You are never required to give up your protections from balance billing.

You also are not obligated to receive out-of-network care. You can choose a provider or facility in your insurance network.

### **If You Are Uninsured or Self-Pay**

You have the right to receive a Good Faith Estimate for the total expected cost of any non-emergency services, including psychotherapy and counseling.

- This estimate will include the cost of sessions, any evaluations, and potential additional services.

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- You have the right to receive this estimate in writing at least 1 business day before your appointment.
- If you receive a bill that is at least \$400 more than your Good Faith Estimate, you can dispute the bill through the patient-provider dispute resolution process.

### **To learn more or to file a complaint:**

- Visit: [www.cms.gov/nosurprises](http://www.cms.gov/nosurprises)
- Call: 1-800-985-3059