

Patient Protections Against Surprise Billing

Your Rights and Protections Against Surprise Medical Bills

When you receive emergency care or get treated by an out-of-network provider 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 provider, you may owe certain out-of-pocket costs, such as a copayment, coinsurance, and/or a deductible. You may have additional costs or have to pay the entire bill if you see a provider or visit a healthcare facility that is not in your health plan’s network.

“Out-of-network” describes providers and facilities that have not signed a contract with your health plan. Out-of-network providers may be allowed to bill you for the difference between what your plan pays and the full amount charged for a service. This is called “balance billing.”

You are protected from balance billing for:

Emergency services

If you have an emergency medical condition and get emergency services from an out-of-network provider or facility, the most they can bill you is your plan’s in-network cost-sharing amount.

Certain services at an in-network hospital or ambulatory surgical center

When you get services from an in-network hospital or ambulatory surgical center, certain providers there may be out-of-network. In these cases, those providers cannot balance bill you and must bill you no more than your plan’s in-network cost-sharing amount.

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

You also are not required to receive care out-of-network. You can choose a provider or facility in your plan’s network.

When balance billing isn’t allowed, you also have the following protections:

- You are only responsible for paying your share of the cost (like copayments, coinsurance, and deductibles)
- Your health plan will pay out-of-network providers and facilities directly
- Your health plan generally must:
 - Cover emergency services without requiring prior authorization
 - Cover emergency services whether the provider or facility is in-network or out-of-network
 - Base what you owe on in-network rates

If you believe you’ve been wrongly billed, you may contact:

Texas Department of Insurance

Phone: 1-800-252-3439

Website: www.tdi.texas.gov

Centers for Medicare & Medicaid Services (CMS)

Phone: 1-800-985-3059

Website: www.cms.gov/nosurprises