

# Your Rights and Protections Against Surprise Medical Bills

When you get emergency care or 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 or visit a health care facility that isn’t in your health plan’s network.

“Out-of-network” describes providers and facilities that don’t have 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.**”

## You are protected from balance billing for: Emergency services

If you have an emergency medical condition and get emergency services the most the provider or facility may bill you is your plan’s cost-sharing amount (such as copayments and coinsurance). You **can’t** be balance billed for emergency services. This includes services you may get after you’re in stable condition, unless you give written consent and give up your protections not to be balance billed for these post-stabilization services.

**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.**

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

- You are only responsible for paying your share of the cost (like the copayments, coinsurance, and deductibles that you would pay if the provider was in-network). Your health plan will pay out-of-network providers and facilities directly.
- Your health plan generally must:
  - Cover emergency services without requiring you to get approval for services in advance (prior authorization).
  - Cover emergency services.

**If you believe you’ve been wrongly billed**, you may contact the Employee Benefits Security Administration.

Visit [www.dol.gov/agencies/ebsa](http://www.dol.gov/agencies/ebsa) for more information about your rights under federal law.