



THE 'NO SURPRISES ACT' PROTECTS YOU FROM SURPRISE BILLS WHEN RECEIVING CARE FROM AN OUT-OF-NETWORK PROVIDER

You cannot receive a surprise bill for emergency services from an out-of-network hospital or freestanding emergency department, including services you receive after you're in stable condition.

When you receive non-emergency services at an in-network facility, some doctors at the facility may be out-of-network. In these cases, the out-of-network doctors must bill you the same as you would pay for in-network situations.

When you receive emergency services from an out-of-network facility or non-emergency services from an in-network facility, a doctor who is not in your network might ask you to sign a form waiving your protections against surprise charges so they can charge you their full amount. You do not have to sign this estimate unless you willingly agree to their charges.

If you self-pay, don't have insurance, or don't use your insurance, health care providers and facilities must give you a good faith estimate of what the expected cost will be to you.

Air ambulances cannot send you surprise bills.



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