



Your Rights and Protections Against Surprise Medical Bills

When you get 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 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 healthcare facility that isn't in your health plan's network.

“Out-of-network” describes providers and facilities that haven't signed 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**.” This amount is likely more than in-network costs for the same service and might not count toward your annual out-of-pocket limit.

“Surprise billing” is an unexpected balance bill. This can happen when you can't control who is involved in your care such as when you have an emergency or when you schedule a visit at an in-network facility but are unexpectedly treated by an out-of-network provider.

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 the provider or facility may bill you is your plan's in-network cost-sharing amount (such as copayments and coinsurance). You can't be billed the full amount for these emergency services. This includes services you may get after you're in stable condition unless you give written consent and give up your protection not to be balanced billed for these post-stabilization services.

Massachusetts state law complements the federal one, but it merely stipulates that a healthcare provider divulges whether they partake in their patient's insurance plan a week before carrying out a non-emergency procedure.



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 may be out-of-network. In these cases, the most that providers may bill you is your plan's in-network cost-sharing amount. This applies to emergency medicine, anesthesia, pathology, radiology, laboratory, neonatology, assistant surgeon, hospitalist, or intensivist services. These providers **CAN'T** balance bill you and may **NOT** ask you to give up your protections not to be balanced billed.

If you get other services at these in-network facilities, out-of-network providers **CAN'T BILL** you, unless you give written consent and give up your protections.

You are never required to give up your protection 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 or facility 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 by out-of-network providers.

Base what you owe the provider or facility (cost-sharing) on what it would pay an in-network provider or facility and show that amount in your explanation of benefits.

Count any amount you pay for emergency services or out-of-network services toward your deductible and out-of-pocket limit.



If you believe you have been wrongly billed, you may contact Billing at 781-337-5555 option 1. If you think you have been sent a surprise bill you should not have to pay, contact your insurer to file a complaint. Then file a complaint with the Massachusetts Attorney General either online or by calling 1-888-830-6277. You can also contact Health Law Advocates at 888-211-6168 for free legal advice or assistance.

Visit <https://malegislature.gov/Laws/SessionLaws/Acts/2020/Chapter260> for more information about your rights under Massachusetts laws.

You may contact 1-800-985-3059 or visit <https://www.cms.gov/nosurprises> for more information about your rights under federal law.