

## **No Surprise Billing Protection Act (ACT)**

### **What is the No Surprise Billing Protection Act?**

The No Surprise Billing Protection Act **establishes new federal protections against surprise medical bills, which take effect in 2022**. Surprise medical bills arise when insured consumers inadvertently receive care from out-of-network hospitals, doctors, or other providers they did not choose.

### **Who does the no surprises act protect?**

The No Surprises Billing Protection Act protects people covered under group and individual health plans from receiving surprise medical bills when they receive most emergency services, non-emergency services from out-of-network providers at in-network facilities, and services from out-of-network air ambulance service providers.

It also:

- Establishes an independent dispute resolution process to determine out-of-network payment amounts between providers (including air ambulance providers) or facilities and health plans.
- Requires good-faith estimates of medical items or services for uninsured (or self-paying) individuals.
- Established a patient-provider dispute resolution process for uninsured (or self-paying) individuals to determine payment amounts due to a provider or facility under certain circumstances.
- Provides a way to appeal certain health plan decisions.

### **Will I know before my appointment if I am in or out of network?**

**Yes.** As a courtesy, we check benefits for our patients. We will inform you if you are out of network. At which time you have the option to accept or deny treatment. If you choose to accept treatment, you will be responsible for the out-of network costs.

### **What if I do not have health insurance?**

For patients that do not have health insurance we provide a flat rate fee for treatment. We will also provide you with the required Good Faith Estimate.

### **Disputing a surprise bill or Good Faith Estimate.**

If you choose to dispute the Good Faith Estimate, you must do so within 120 days of the start of treatment.

To dispute a surprise bill, contact the Superintendent of Insurance at 1-855-427-5674 or [www.osi.state.nm.us](http://www.osi.state.nm.us)

For questions about your medical bill, please contact our Billing Dept. at 575-434-9473.