

## Member Rights and Protections under the No Surprise Act against Surprise Medical Bills

Beginning January 1, 2022, when your health plan coverage year begins you are protected from surprise or balance billing when you obtain emergency care or get treatment by an out-of-network provider at an in-network facility.

### Understanding balance or surprise billing

- When you see a physician or other healthcare provider, you may have a member responsibility in the form of certain out-of-pocket costs, such as deductibles, co-insurance or copayments. In addition, if services are rendered by a provider or facility that is outside of your network, you may be responsible for additional costs.
- Out-of-Network Services - Services obtained from providers and/or facilities that have not signed a contractual agreement with Physicians Health Plan. Services by these providers can be more expensive than services by an in-network provider, and costs associated with these providers may not count toward your annual benefit deductibles, copayments or coinsurance. These out-of-network providers may be able to bill you.
- Surprise Billing - Is an unexpected bill. Surprise bills can happen when you cannot control who is involved in your care. For example, you may have surgical services rendered by a participating provider in a participating facility, however, the anesthesiologist may be out-of-network. In this example, both physicians can bill for the care they provided.

### Protection from balance/surprise billing:

#### Emergency Services

If you have an emergency and get care from an out-of-network provider or facility, the most they can bill you is your plan's in-network cost sharing amount. This means that you will pay as if you had obtained the services from an in-network provider. You cannot be balance billed for emergency services.

#### Non-Emergent Services

In certain instances, you are also protected when you obtain services at an in-network hospital or surgical center. Certain providers in these facilities may be out-of-network. ***If the provider is out-of-network, and is emergency medicine, anesthesia, pathology, radiology, laboratory, neonatology, assistance surgeon, hospital or intensivists, they can't balance bill you and may not ask you to give up your protection against being balance billed.***

### If you believe you are being wrongly billed:

- Please contact PHP Customer Service at (260) 432-6690, ext. 11 or (800) 982-6257, ext. 11
- You may also contact the federal No Surprise Help Desk at (800) 985-3059 or at <http://www.cms.gov/nosurprises> for information on your rights under federal law.

### **State of Indiana Protections**

- House Bill - HB-1004
- Senate Bill - SB-3

### **Using PHP's Provider Directory**

- PHP regularly updates our provider directory. We make updates seven days a week. Updates may be affected by interruptions due to system maintenance, upgrades or unplanned outages.
- Always remember to contact your provider prior to scheduling an appointment or receiving care, and confirm that they are still participating, as this information is subject to change.

### **Need assistance in obtaining care?**

Please contact PHP Customer Service Monday through Friday, 8:00 am to 5:00 pm, if you need information regarding in-network providers.