

Your Rights and Protections Against Surprise Medical Bills

Overview

When you receive emergency care or are treated by an out-of-network provider at an in-network hospital or ambulatory surgical center, you are protected by federal and Missouri law from surprise billing (also called balance billing).

Our providers may treat you in our office or in a hospital or other health care facility (referred to as a "Facility").

These surprise billing protections apply only when:

- We do not participate with your individual or group health insurance, and
- You receive emergency care or
- You are treated by us at an in-network Facility

These protections do not apply if you are covered by:

- Medicare
- Medicare Advantage Plans
- Missouri Medicaid or other state Medicaid programs
- TRICARE
- CHAMPUS
- VA Health Care
- Indian Health Services

These protections also do not apply to services received in our office.

What Is Balance Billing (Sometimes Called Surprise Billing)?

When you see a doctor or other health care provider, you may owe out-of-pocket costs such as:

- Copayments
- Coinsurance
- Deductibles

If you receive care from a provider or facility that is not in your health plan's network, you may have

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additional costs.

Out-of-network providers are providers who do not have a contract with your health plan. These providers may bill you for the difference between:

- What your health plan agrees to pay, and
- The full amount charged for the service

This difference is called balance billing. It is often higher than in-network costs and may not count toward your annual out-of-pocket limit.

Surprise billing occurs when you receive an unexpected balance bill, such as:

- During an emergency, or
- When you schedule care at an in-network facility but are treated by an out-of-network provider without your knowledge

You Are Protected From Balance Billing For:

Emergency Services

If you have an emergency medical condition and receive emergency services from an out-of-network provider or facility:

- You can only be billed for your in-network cost-sharing amount (such as copayments or coinsurance)
- You cannot be balance billed for emergency services

These protections also apply to services received after you are stabilized, unless you give written consent to waive your protections.

Missouri law also limits out-of-pocket costs for out-of-network emergency services provided at an in-network facility.

Certain Services at an In-Network Hospital or Ambulatory Surgical Center

When you receive care at an in-network hospital or ambulatory surgical center, some providers may

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still be out-of-network.

For the following services, out-of-network providers cannot balance bill you:

- Emergency medicine
- Anesthesia
- Pathology
- Radiology
- Laboratory services
- Neonatology
- Assistant surgeon services
- Hospitalist services
- Internist services

You may only be billed your in-network cost-sharing amount for these services.

For other services at an in-network facility, out-of-network providers may balance bill you only if:

- You give written consent, and
- You agree to waive your balance billing protections

You are never required to waive your protections or receive care out-of-network. You may always choose an in-network provider or facility.

Additional Protections When Balance Billing Is Not Allowed

When balance billing is prohibited:

- You are only responsible for your normal in-network cost-sharing
- Your health plan will pay out-of-network providers directly

Your health plan must also:

- Cover emergency services without requiring prior authorization
- Cover emergency services provided by out-of-network providers
- Base your cost-sharing on in-network rates
- Show this amount clearly on your Explanation of Benefits (EOB)

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- Count any amounts you pay toward your deductible and out-of-pocket limit

Questions or Concerns About Billing

If you have questions about billing or believe you were billed incorrectly, please contact us at:

Phone: (573) 339-7472

For more information about your rights under federal law, visit:

<https://www.cms.gov/nosurprises>