

New law bans surprise billing

Here's what you need to know.

In late December 2020, Congress passed the **Consolidated Appropriations Act (CAA)**. This law was designed to help reduce some barriers within the healthcare industry. Providers and health insurance companies are required to put several measures in place including making the cost of care available on Plan and provider websites, provide continuity of care with your established provider under a number of different circumstances. But the most significant change is the No Surprises Act which prevents hospitals and providers from sending patients surprise medical bills.

So what are surprise medical bills?

If you have a high deductible health insurance plan, or have coinsurance that requires you to pay a percentage of your medical charges, you may get a big bill in the mail after you receive any medical care. Surprise bills refer to charges from a medical provider whom patients didn't choose.



You would expect to receive a bill for the care provided in an emergency situation, but you may only be expecting to pay co-pays or coinsurance for in-network care. Instead, you receive a large bill from a provider who cared for you, but was out-of-network.



You may have a scheduled procedure at an in-network facility with an in-network doctor, but that facility utilizes providers who may be out of network to read your labs, administer anesthesia and more.

In what situations does this new surprise bill law apply?

Protections against surprise medical bills apply to patients who receive emergency services from out-of-network providers or facilities, air ambulance services, and services provided by out-of-network providers at in-network hospitals or facilities.

Know your rights.

Blue Cross and Blue Shield of Kansas will now negotiate these surprise medical bills on your behalf.

Providers are not allowed to balance bill you for the care you receive.

Some providers and facilities have begun presenting *No Surprises Act* paperwork when you check in for your appointment or procedure. Sometimes this paperwork is simply making you aware of your rights as a patient. That's good! But in cases where the provider or facility may be out-of-network, this paperwork may be worded in a way that asks you to waive your rights to the *No Surprises Act*, allowing them to send you a bill for the difference between what they charge for their services and what Blue Cross and Blue Shield of Kansas will pay. **As you check in to a facility, or a loved one signs paperwork for you, take the time to carefully review what you are signing and don't be afraid to ask questions.** You do not have to sign that paperwork to receive care at that facility.

These changes apply to individual and group health plans (grandfathered and non-grandfathered).



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What if you're not sure if a provider or facility is considered in network?

You don't always have the luxury of being able to select who provides your care to ensure that they're in-network. You may be in an unfamiliar town or even going in for a scheduled procedure where some of the supporting care, like anesthesiology or radiology, is done by out-of-network providers. When you're able to plan ahead, you can take advantage of our provider directory at bcbsks.com/find-a-doctor.



What should you do if you think you received a surprise bill?

If you receive a bill for emergency services from out-of-network providers or facilities, air ambulance services or services provided by out-of-network providers at in-network hospitals or facilities, call the Blue Cross Customer Service Center at **800-432-3990**. Our friendly customer service representatives will be able to review the claim and determine if the bill is indeed a surprise medical bill. If it is, fear not! Our team will take it from there and ensure you only pay what you are responsible for. If it is not a surprise medical bill, our customer service team will walk through the charges with you so that you understand where they came from.

We know this can be a confusing topic.

If you have any questions surrounding your medical bills, please feel free to call Customer Service at **800-432-3990**.

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