



386/400 Stanley Street  
1010 South Main Street  
Fall River, MA 02720  
Tel. (508) 675-1054  
Fax: (508) 324-7777  
[www.sstar.org](http://www.sstar.org)

## Surprise Medical Bills -Your Rights and Protections

“Surprise billing” is an unexpected balance bill. This can happen when you can’t control who is involved in your care—like when you have an emergency or when you schedule a visit at facility that is in your insurance network (in-network) but are treated by provider who is not in your insurance network (out-of-network). Surprise billing is also called balanced billing.

- Surprise billing is **NOT** a bill for your copayment, coinsurance and/or deductible (also called your out-of- pocket expenses or cost-sharing). You are responsible for paying your out-of-pocket costs.
- Surprise billing is **NOT** a bill for the extra cost you will be charged for services your receive at facility that is not in your network or a provider that you chose that is not in your insurance network.

### **You are now protected from “Surprise Billing” or balance billing by a federal law and you may no longer be billed for:**

- **Emergency Services** – When you receive emergency medical services from a provider or facility who is not in your insurance network. **You will still have to pay your copayment, coinsurance and/or deductible.**
- **Certain Services at an In-network Hospital or Ambulatory Surgical Center** - When you go to a hospital or surgical center that is in your network and you receive treatment from a provider who has not signed a contract with your health insurer unless you give written consent before the treatment is provided.

### **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.

### **You are also protected from “Surprise Billing” or balance billing by the Massachusetts “Patients First” law.**

The “Patients First” law is similar to the federal law on “Surprise Billing” by addressing balanced billing in non-emergency situations. The “Patient’s First” law requires SSTAR to inform you verbally or in writing whether they take your insurance when you are scheduling any healthcare service or hospital stay.

- **If SSTAR Accepts Your Health Insurance**, SSTAR must inform you how much your health insurance plan will pay for the services SSTAR provides and any additional fees SSTAR may charge for their services within 2 days of your request. If SSTAR is unable to provide you with a specific amount because they do not know what specific treatment will be needed, SSTAR must give an estimated maximum amount that your insurance will pay and inform you of any additional fees SSTAR may charge.
- **If SSTAR Does Not Accept Your Health Insurance**, SSTAR must inform you 7 days in advance of your appointment, either verbally or in writing. If your appointment was scheduled less than 7 days, SSTAR must inform you in writing at least 2 days prior to the services being provided or as soon as possible. SSTAR must also inform you who participates in your health insurance plan that could provide the same services as SSTAR at a lower cost.

**Information SSTAR must tell you when referred to another provider or facility:**

- If the health care provider you are being referred to is part of the same provider organization as SSTAR;
- Provide you with the information you need to find out if this provider is in your health insurance plan
- Tell you there may be additional cost if the provider is not in-network; and
- Tell you to call the provider you are being referred to or your health insurer to confirm if the provider is in your health plan before making an appointment or agreeing to use their services

If SSTAR schedules or arranges the healthcare services for you with another provider, SSTAR must verify whether the referring provider is in your health plan and if not, SSTAR must notify you the referring provider is not in-network or could not be verified.

**Information provided by your health insurer:**

- out-of-pocket costs such as deductibles, co-pays and co-insurance;
- what providers are in your network; and
- the estimated or maximum allowed amount for the healthcare services you need.

**If you believe that you may have been billed for the reasons above without notice regarding the costs, please feel free to check with your provider at SSTAR or**

**If you believe you've been wrongly billed** or if you have not received any of these required notifications you may submit a complaint, in writing, to the health care provider's professional licensing board, or in the case of a licensed facility, to the Massachusetts Department of Public Health.

***To file a complaint with the MDPH Bureau of Health Care Safety and Quality (BHCSQ):***

- Hospital complaints: <https://www.mass.gov/how-to/file-a-complaint-regarding-a-hospital>
- Long Term Care Facility and other MDPH licensed health care facility complaints (including clinics): <https://www.mass.gov/how-to/file-a-complaint-regarding-a-nursing-home-or-other-health-care-facility>

***To file a complaint with the MDPH Bureau of Health Professions Licensure (BHPL):***

- Nursing complaint form: <https://www.mass.gov/doc/nursing-complaint-form-1/download>
- Pharmacy complaint form: <https://www.mass.gov/doc/pharmacy-complaint-form/download>

***To file a complaint against a licensee from the Division of Occupational Licensure (DOL):***

[:https://www.mass.gov/how-to/file-a-complaint-against-a-division-of-occupational-licensure-licensee](https://www.mass.gov/how-to/file-a-complaint-against-a-division-of-occupational-licensure-licensee)

***To file a complaint with the Board of Registration in Medicine's (BORIM) Consumer Protection Division:***

- BORIM: <https://www.mass.gov/submit-a-complaint>
- Complaints against physicians: <https://www.mass.gov/service-details/submit-a-complaint-against-a-physician>