



Surgical Care Affiliates®

**You're never required to give up your protections from balance billing. You also aren't required to get care out-of-network. You can choose a provider or facility in your plan's network.**

Patients get surprise medical bills if they get care outside their health plan's network without realizing it. For example, a patient may pick a surgeon in her plan's network, however; the patient may not be asked about the anesthesiologist. Texas state law may protect patients with state-regulated health insurance from surprise medical bills in emergencies and when they didn't have a choice of doctors. A patient has a right to be provided: a written disclosure that confirms whether the facility is in-network based on the insurance information the patient provides; to be told that facility-based physicians may bill separately and may not participate in the patient's insurance plan; to request a list of physicians that have been granted medical staff privileges at that facility and to request from that facility-based physician information whether the physician is in-network with the patient's insurance plan.

**When balance billing isn't allowed, you also have the following protections:**

- You are only responsible for paying your share of the cost (like the copayments, coinsurance, and deductibles that you would pay if the provider or facility was in-network). Your health plan will pay out-of-network providers and facilities directly.
- 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.

**If you believe you've been wrongly billed,** you may contact The Department of Health and Human Services: 1-800-985-3059 or Texas Department of Insurance: 1-800-252-3439.

Visit <https://www.cms.gov/nosurprises> for more information about your rights under federal law.

Visit <https://www.tdi.texas.gov/> for more information about your rights under state law.