

# **Surprise Medical Bill Explanation and Procedures**

## **Protection from Surprise Bills.**

1. A surprise bill is a bill You receive for Covered Services in the following circumstances:
  - For services performed by a non-participating Physician at a participating Hospital or Ambulatory Surgical Center, when:
    - A participating Physician is unavailable at the time the health care services are performed;
    - A non-participating Physician performs services without Your knowledge; or
    - Unforeseen medical issues or services arise at the time the health care services are performed.

A surprise bill does not include a bill for health care services when a participating Physician is available and You elected to receive services from a non-participating Physician.

- You were referred by a participating Physician to a Non-Participating Provider without Your explicit written consent acknowledging that the referral is to a Non-Participating Provider and it may result in costs not covered by Us. For a surprise bill, a referral to a Non-Participating Provider means:
  - Covered Services are performed by a Non-Participating Provider in the participating Physician's office or practice during the same visit;
  - The participating Physician sends a specimen taken from You in the participating Physician's office to a non-participating laboratory or pathologist; or
  - For any other Covered Services performed by a Non-Participating Provider at the participating Physician's request, when Referrals are required under Your Certificate.

You will be held harmless for any Non-Participating Provider charges for the surprise bill that exceed Your In-Network Copayment, Deductible or Coinsurance if You assign benefits to the Non-Participating Provider in writing. In such cases, the Non-Participating Provider may only bill You for Your In-Network Copayment, Deductible or Coinsurance.

The assignment of benefits form for surprise bills is available at [www.dfs.ny.gov](http://www.dfs.ny.gov) or You can visit Our website at [www.oncboces.org/management\\_services/c\\_a\\_s\\_e\\_b\\_p](http://www.oncboces.org/management_services/c_a_s_e_b_p) for a copy of the form. You need to mail a copy of the assignment of benefits form to Us at the address on Your ID card and to Your Provider.

**2. Independent Dispute Resolution Process.** Either We or a Provider may submit a dispute involving a surprise bill to an independent dispute resolution entity ("IDRE") assigned by the state. Disputes are submitted by completing the IDRE application form, which can be found at [www.dfs.ny.gov](http://www.dfs.ny.gov). The IDRE will determine whether Our payment or the Provider's charge is reasonable within 30 days of receiving the dispute.