

# **No Surprises Act & Balance Billing Protection Notice**

(Required Posting per 45 C.F.R. §149.610(b), 45 C.F.R. §149.430(b), and RCW 48.49)

You have protections from unexpected medical bills when you receive emergency care or when you're treated by an out-of-network provider at an in-network facility.

# **Your Rights**

Under federal and Washington State law, you are protected from balance billing, sometimes called "surprise billing."

- You can't be charged more than your in-network cost-sharing (such as copayments, coinsurance, or deductibles) for emergency services, even if you receive care from an out-of-network provider or facility.
- You are also protected when you receive non-emergency services at an in-network hospital or ambulatory surgical facility by an out-of-network provider (for example, an anesthesiologist or radiologist).
- You can't be billed for any additional amount beyond what your health plan allows.
- You may choose to receive care from an out-of-network provider only if you give written consent before the service.

## **Good Faith Estimates**

If you are uninsured or self-pay, you have the right to receive a Good Faith Estimate of expected charges before receiving services. For details or to request an estimate, contact the EARH Business Office at (509) 659-1200.

## If You Receive a Bill You Think Is Wrong

You can dispute the bill or get more information about your rights:

- Washington Office of the Insurance Commissioner (OIC)
  - o Phone: 1-800-562-6900
  - Website: https://www.insurance.wa.gov/nosurprises
- U.S. Department of Health & Human Services (HHS)
  - o Website: <a href="https://www.cms.gov/nosurprises">https://www.cms.gov/nosurprises</a>

## **Language & Accessibility**

This information is available in other languages and accessible formats (e.g., large print, audio, or braille) at no cost. To request language assistance, call (509) 659-1200 ext. 1307 or email maschmierer@earh.org.