



Understanding the No Surprises Act

Starting in January 2022, the No Surprises Act will protect patients from unexpected medical bills.

What is a Surprise Medical Bill?

A surprise medical bill is an unexpected medical cost associated with out-of-network healthcare providers when a patient unknowingly obtains health care outside their plan's provider network. This occurs when a provider or facility is not in your health insurance plan's provider network (in-network). If you knowingly chose an out of network provider for your care, it is not a surprise medical bill.

How Does the No Surprises Act Help?

For emergency services provided at a "facility" (hospital, hospital outpatient department, ambulatory surgical center) or by an air ambulance, the No Surprises Act requires the services to be covered without needing approval from your insurance company first. It does not matter whether the provider or facility is in-network. (Ground ambulance services are not currently covered by the Act.)

For non-emergency services covered by your health plan, where you choose an in-network "facility" or provider, but someone, like the lab or pathologist, is out-of-network, the No Surprises Act requires these services to be covered as if in-network.

In both cases, the No Surprises Act protects you from being billed for more than what you would have paid if those other providers were in-network.

What Should I Do If I Get a Surprise Bill?

In the cases listed above; you should not receive a bill for more than what you would have paid if the provider was in-network. It is the responsibility of the provider or facility to identify if a service is protected by the Act. However, if you believe you received a surprise balance bill, visit www.insurance.pa.gov/NoSurprises. The department's No Surprises page will provide you with more information, as well as an opportunity to submit a form for a bill review. The Pennsylvania Insurance Department will help you figure out if you should pay the bill.

Where Can I Find More Information?

You can visit www.insurance.pa.gov/NoSurprises for more information about the No Surprises Act.

Need Help?

Whether you have a general question or want to file a complaint, you can get help at Consumer Services online at www.insurance.pa.gov or you can contact us at 1-877-881-6388 or TTY/TDD: 717-783-3898.