

FEDERAL “NO SURPRISE BILLING” ACT

Effective January 1st, 2022

Know your rights & protections against Surprise Medical Bills!



For more information visit
[CMS.gov/nosurprises/consumers](https://www.cms.gov/nosurprises/consumers)
Or ask us!

NO SURPRISE ACT (awareness): Provides protection against a surprise medical bills for:

- Out-of-network emergency services;
- Some out-of-network non-emergency services at an in-network facility;
- Out-of-network air ambulance services;
- This Act does not apply to patients with Medicare, MassHealth and Tricare healthcare plans.

COMMERCIAL HEALTHCARE PLAN PATIENTS:

READING PEDIATRICS

- Bill patients for copayment, coinsurance and /or deductibles. **Contact your insurance plan for final out-of-pocket cost.**
- Does **not** charge facility fees;
- Does **not** balance bill (the difference between what we charge and what your insurance company allows);
- Does **not** usually see out-of-network patient.

SELF-PAYING & UNINSURED PATIENTS :

READING PEDIATRICS

- Will provide a Good Faith Estimate “GFE” for all known and expected care in writing within established timeline, upon request or after appointment is scheduled.
- If care is unknown, we can provide a “maximum allowed cost estimate” in writing within established timeline.
- GFE and maximum allowed cost estimates are good for 90 days or if there are major changes.
- If the GFE is at or exceeds \$400 a patient may dispute the estimate, you have 120 days to dispute the bill.

Self-Paying – patient who chooses to pay out-of-pocket for specific care regardless of insurance status .

Uninsured – a patient without insurance coverage.

Good Faith Estimate Timelines

# Days to visit—if	#Days to provide GFE—then
Unscheduled	Within 3 business days
=/+ 10 days	Within 3 business days
3 to 9 days	Within 1 business day
< 3 days	Not required