

# Your Rights and Protections Against Surprise Medical Bills

## What is “balance billing” (sometimes called “surprise billing”)?

When you see a doctor or other healthcare provider, you may owe certain out-of-pocket costs, such as a co-payment, co-insurance, and/or a deductible. You may have other costs or have to pay the entire bill if you see a provider or visit a healthcare facility that isn't in your health plan's network.

- “Out of network” describes providers and facilities that haven't signed a contract with your health plan. Out-of-network providers may be permitted to bill you for the difference between what your plan agreed to pay, and the full amount charged for a service. This is called “balance billing.” This amount is likely more than in-network costs for the same service and might not count toward your annual out-of-pocket limit.
- “Surprise billing” is an unexpected balance bill. This can happen when you can't control who is involved in your care—like when you have an emergency or when you schedule a visit at an in-network facility but are unexpectedly treated by an out-of-network provider.

## You are protected from balance billing for:

Emergency services. If you have an emergency medical condition and get emergency services from an out-of-network provider or facility, the most the provider or facility may bill you is your plan's in-network cost-sharing amount (such as co-payments and co-insurance). You can't be balance billed for these emergency services. This includes services you may get after you're in stable condition, unless you give written consent and give up your protections not to be balance billed for these post-stabilization services.

## Certain services at your primary care provider

When you get services from an in-network primary care provider; certain providers there may be out-of-network. In these cases, the most those providers may bill you is your plan's in-network cost-sharing amount. This applies to emergency medicine, anesthesia, pathology, radiology, laboratory, and neo-natal services, among others. These providers can't balance bill you and may not ask you to give up your protections not to be balance billed.

If you get other services at these in-network facilities, out-of-network providers can't balance bill you, unless you give written consent and give up your protections.

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.

## 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 co-payments, co-insurance, 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 do not have insurance:

- You have a right to receive an estimate that outlines the potential cost of the services based on Thundermist's sliding fee discount program if you are eligible for the program.

If a patient is not eligible or chooses not to apply for Thundermist's sliding fee discount program, the patient still receives a potential cost estimate. The estimate includes a general description of the primary service and the expected charge. The estimate will not include costs for services that are unexpected when the appointment is booked. The patient receives the estimate through the mail, email, or the patient portal. The patient receives the estimate within three to 10 business days, depending on when the appointment for services is booked.

## If you believe you've been wrongly billed, you may contact Thundermist's billing department:

- [billing1@thundermisthealth.onmicrosoft.com](mailto:billing1@thundermisthealth.onmicrosoft.com)
- 401-767-4100

Visit [cms.gov/nosurprises](https://www.cms.gov/nosurprises) for more information about your rights under federal law.

Visit [ohic.ri.gov](https://www.ohic.ri.gov) for more information about your rights under Rhode Island law.