

Your Rights and Protections Against Surprise Medical Bills

As an orthopedic spine surgeon committed to patient care and transparency, Dr. Radcliff would like to inform you about your rights and protections against surprise medical bills, especially relevant to New Jersey's specific regulations.

Understanding Balance Billing and Surprise Billing

Balance billing occurs when you receive a bill for the difference between what your insurance plan agrees to pay and the full charge of an out-of-network provider's service. This usually happens if you see a provider or visit a healthcare facility outside your plan's network. Surprise billing is an unexpected balance bill, often arising in situations where you have limited control over the providers involved in your care, such as emergencies or when treated by an out-of-network provider at an in-network facility.

Protections Against Balance Billing

In New Jersey, the Out-of-Network Consumer Protection, Transparency, Cost Containment and Accountability Act, also known as the NJ Surprise Bill Act, was enacted to protect patients from unexpected medical bills, particularly in situations where they receive treatment from an out-of-network provider. This law, effective from August 30, 2018, is designed to prevent balance billing in emergency and inadvertent care settings.

Prohibition of Cost-Sharing Waiver: Out-of-network providers cannot waive or offer to waive any part of a patient's deductible, coinsurance, or copayment to induce them to choose medical care from that provider, except under specific conditions covered by federal safe harbors.

Emergency Services:

If you face an emergency medical condition and receive services from an out-of-network provider, you are only responsible for your plan's in-network cost-sharing amounts, such as copayments and coinsurance. Post-stabilization services are also covered under this protection, provided you do not consent to forgo these rights.

In-Network Hospital or Ambulatory Surgical Center Services:

When receiving services at an in-network hospital or ambulatory surgical center, you are protected from balance billing by out-of-network providers for emergency medicine, anesthesia, pathology, radiology, and other specific services. You will only be billed your plan's in-network cost-sharing amounts.

Arbitration Process: In cases of disagreement over the payment for emergency or urgent medically necessary services or inadvertent out-of-network services exceeding \$1,000, either party can initiate a binding arbitration process if negotiations fail.

Your Choice Matters:

Remember, you are never obliged to relinquish your protections against balance billing. Choosing an in-network provider or facility can help you avoid unexpected costs.

Additional Protections:

When balance billing is not permitted, you are only responsible for your share of the cost, like copayments, coinsurance, and deductibles. Your health plan is required to cover these costs and count your payments towards your deductible and out-of-pocket limit.

If You Encounter Surprise Billing:

In the event of a surprise bill, please contact the appropriate New Jersey authority responsible for enforcing balance billing protections. Visit New Jersey Department of Banking and Insurance (DOBI) for assistance. The contact information for DOBI is:

- Website: (<https://www.state.nj.us/dobi/index.html>)
- Phone: Consumer Hotline at 1-800-446-7467 or 609-292-7272.

These measures are in place to ensure that patients are protected from surprise medical bills and are only responsible for their expected share of the costs, as per their health plan's in-network rates.

for more information on state laws and protections.

Surprise Billing Protection Form:

This form is a declaration of your rights against unexpected medical bills.

Cost Estimate and Your Rights:

Before making any decisions, you have the right to receive a detailed cost estimate and consult your health plan for information about coverage and provider options.

Your informed decisions are vital for your healthcare journey. My team and I are here to assist you in understanding these aspects and ensuring a transparent and supportive healthcare experience. Please keep this document for your records as it contains critical information about your rights and protections.

Dr. Kris Radcliff, MD