***Surprise/Balance Billing Disclosure Form***

**Surprise Billing – Know Your Rights**

Maryland state law protects you from “surprise billing”, also known as “balance billing.”

These protections apply when:

* You receive covered emergency services (excluding ambulance services) from an out-of-network provider, and/or
* You unintentionally receive covered services from an out-of-network provider at an in-network facility

**What is Surprise/Balance Billing?**

Surprise or balance billing occurs when:

* You receive care from a provider or facility not in your insurance network (i.e., "out-of-network")
* The provider bills you for the difference between what your insurance pays and the full amount charged. **This can result in unexpected out-of-pocket costs.**

**When You CANNOT Be Balance-Billed**

**Emergency Services:**

If you receive emergency care, you cannot be billed beyond your plan’s in-network cost-sharing amounts(copayments, deductibles, and/or coinsurance).  
This includes:

* The emergency facility
* Any emergency care providers who treat you

**Nonemergency Services (In-Network Facility):**

If you're at an in-network facility but treated by an out-of-network provider, the provider must:

* Notify you if they are out-of-network
* Disclose what services may be out-of-network

You can request in-network providers for all services.  
However, if no in-network provider is available, you cannot be balance-billed beyond your in-network cost-sharing.

**Additional Protections**

* Your insurer pays out-of-network providers directly
* Any payments you make for emergency or protected out-of-network services count toward your deductible and out-of-pocket maximum
* Providers or facilities must refund any overpayments within 60 days
* No one (providers, facilities, insurers) can ask you to waive these rights

**Exceptions**

If you intentionally choose to receive nonemergency services from an out-of-network provider or facility (when in-network options are available), you may be balance billed or held responsible for the full cost.

**Questions?**

*Contact your health insurance plan at the number on your insurance ID card for more information about your rights and protections under Maryland law.*