



## **Your Rights and Protections Against Surprise Medical Bills**

In accordance with federal law, the No Surprises Act, Penn State Health is committed to protecting patients from balance billing or receiving surprise bills. Surprise billing may occur when a patient receives care from a provider or a health care facility or hospital that is not in your health plan's network.

The purpose of this document is to let you know about your protections from unexpected medical bills when you receive emergency care or are treated by an out-of-network provider. Generally, an out of network provider or facility may not be permitted to “balance bill” you for the difference between what your health plan agrees to pay for care and the full amount the provider or facility charges for a service. These “surprise bills” are unexpected balance bills. You are protected from balance billing for emergency services and services you receive from an “in-network” hospital from an out-of-network provider who provides services there.

You may decide you are willing to consent to give up those balance billing protections and pay more for out-of-network care. If you'd like assistance, please call our financial navigation team at **888-835-5850**.

### **More information about your rights and protections**

Visit [WWW.CMS.GOV/NOSURPRISES](http://WWW.CMS.GOV/NOSURPRISES) for more information about your rights under federal law.