

Blue Cross Blue Shield of Arizona

No Surprises Act

The federal “No Surprises Act” protects you from surprise balance bills from out-of-network Providers in certain situations.

- **Emergencies:** When you receive emergency care from out-of-network Providers, your financial responsibility will be determined in the same way as if you received the care from in-network Providers. Also, out-of-network Providers can’t Balance Bill you for the difference between the Allowed Amount and the billed charge.
- **Non-emergency service at in-network facilities:** The same emergencies rule above applies if you receive services from out-of-network Providers while you are at an in-network facility, such as a hospital or outpatient surgery center, unless the Provider gives you a legally-required notice and you give consent in accordance with the law. If you give this consent, you will pay the out-of-network Cost Share and any Balance Bill, and the No Surprises Act dispute process won’t apply.
- **Disputes:** If out-of-network Providers want to dispute the amount BCBSAZ pays them, they are required to resolve the dispute with us. As long as you pay your required cost-share amount, they can’t collect any other amounts from you.

If you would like more information on the No Surprises Act, or if you feel that you have incorrectly received a balance bill, the federal government has established the following website:

<https://www.cms.gov/nosurprises>

You may also call (800) 985-3059.