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## Your Rights and Protections Against Surprise Medical Bills

The federal No Surprises Act (NSA) prohibits out-of-network health care providers and facilities from balance billing commercially insured patients, in certain circumstances. When you get emergency care or are treated by an out-of-network provider at an in-network hospital or ambulatory surgical center, you are protected from balance billing. “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 not required to get out-of-network care.

Orthopaedic Sports Specialists obtains preauthorization for surgical procedures that are scheduled in advance. At that time, we are able to confirm in network/ out of network status. The vast majority of time our patients’ plans are “in network” which means you owe certain out-of-pocket costs, like copayment, coinsurance, or deductible. Our staff is able to obtain some of that information from your insurance company, but you may review with your member services representative for the most up to date status.

Orthopaedic Sports Specialists works with facilities (Lighthouse Surgery Center, St Francis Hospital, UCONN John Dempsey, and Hartford Hospital) and entities (anesthesia) and will inform you the in or out of network status of those facility and entity. Generally, we have the ability to schedule your procedure at a “in network” facility.

In a situation where the providers at Orthopaedic Sports Specialist are non-participating or out of network we will provide you a cash price on the surgeon fee for your procedure based on our commercial insurance reimbursement.

If you think you’ve been wrongly billed, please contact our office at (860)652-8883 X 103.

You may visit [www.cms.gov/nosurprises/consumers](http://www.cms.gov/nosurprises/consumers) for more information about your rights under federal law