Cardiovascular Institute of Scottsdale

Your Rights and Protections Against Surprise Medical Bills

Notice required under the federal No Surprises Act (45 CFR § 149.430)

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 surprise billing, also known as balance billing.

What is “balance billing” (sometimes called “surprise billing”)?

When you see a doctor or other health care provider, you may owe certain out-of-pocket costs, such as a copayment, coinsurance, or deductible. You may owe additional costs if you see a provider or visit a facility that is not in your health plan's network.

“Out-of-network” means providers and facilities that have not signed a contract with your health plan. Out-of-network providers may be permitted to bill you for the difference between what your plan agreed to pay and the full amount charged for a service. This is called “balance billing.” This amount is likely more than in-network costs for the same service and might not count toward your plan's deductible or annual out-of-pocket limit.

“Surprise billing” is an unexpected balance bill. This can happen when you cannot control who is involved in your care, such as during 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 protected from balance billing for:

Emergency services
If you have an emergency medical condition and receive emergency services from an out-of-network provider or facility, the most that provider or facility may bill you is your plan's in-network cost-sharing amount (copayments, coinsurance, and deductible). You cannot be balance billed for these emergency services, including services you may receive after you are in stable condition, unless you give written consent and give up your protections.

Certain services at an in-network hospital or ambulatory surgical center
When you receive services from an in-network hospital or ambulatory surgical center, certain providers there may be out-of-network. In these cases, the most those providers may bill you is your plan's in-network cost-sharing amount. This applies to services such as emergency medicine, anesthesia, pathology, radiology, laboratory services, neonatology, and services provided by an assistant surgeon, hospitalist, or intensivist. These providers cannot balance bill you and may not ask you to give up your protections against balance billing.

If you receive other services at these in-network facilities, out-of-network providers cannot balance bill you unless you give written consent and give up your protections.

You are never required to give up your protections from balance billing. You also are not required to receive care out-of-network. You can choose a provider or facility in your plan's network.

When balance billing is not allowed, you also have the following protections:

- You are only responsible for paying your share of the cost (such as the copayments, coinsurance, and deductible that you would pay if the provider or facility were in-network). Your health plan will pay out-of-network providers and facilities directly.
- Your health plan generally must count any amount you pay for emergency services or certain out-of-network services (described above) toward your in-network deductible and out-of-pocket limit.
- Your health plan must cover emergency services without requiring you to get approval for services in advance (prior authorization).

If you believe you have been wrongly billed, contact:

Cardiovascular Institute of Scottsdale Billing Office at (480) 747-6532. You may also visit our website at www.cviscottsdale.com for a copy of this notice and our Patient Financial Policy.

For more information about your rights under federal law, visit www.cms.gov/nosurprises, or contact the No Surprises Help Desk at 1-800-985-3059 (TTY 1-800-537-7697), available 24 hours a day, 7 days a week. You may also contact the Arizona Department of Insurance and Financial Institutions.
