

McLaren Print System Order

Order No: 90869
 Order Date: 2024-12-16
 User: Jennifer Teeling
 Phone: 248-568-3849

Ship Location: McLaren Physical Therapy Pontiac
 1 N. Perry
 Pontiac, Michigan 48342

Brochure
 Quantity: 2
 Paragon Dept No: 26900-3361
 Dept Name: Physical Therapy
 Company Number:

Order Total Price: 0.51

Item Number: MHCC-2804-B
 Item Description: Rights and Protections Flyer
 Revision Date: 10/2024
 Print:
 Paper:
 Size:
 Fold:
 Finish:
 Drill:
 Poster:
 Misc Info: 8.5 x 11, DS



When you get emergency care or get treated by an out-of-network provider at an in-network hospital or ambulatory surgical center, you are protected from surprise billing or balance billing.

What is "balance billing" (sometimes called "surprise billing")?
 When you see a doctor or other health care provider, you may see certain out-of-pocket costs, such as a copayment, coinsurance, and/or a deductible. You may have other costs or have to pay the entire bill if you see a provider or visit a health care facility that isn't in your health plan's network.

"Out-of-network" describes providers and facilities that haven't agreed 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 an in-network costs for the same service and might not count toward your annual out-of-pocket limit.

"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 protected from balance billing for:

Emergency services
 If you have an emergency medical condition and get emergency services from an out-of-network provider or facility, the most the provider or facility may bill you is your plan's in-network cost-sharing amount (such as copayments and coinsurance). You can't be balance billed for these emergency services. This includes services you may get after you're in stable condition, unless you give written consent and give up your protections not to be balance billed for these post-stabilization services.

In addition to the protections of the Federal No-Surprise Act, the state in which you receive services may have protections that apply to your emergency services at an in-network facility. Additional information is available on your state's website. Michigan residents can visit <https://www.michigan.gov/4810/0,3298,7-303->

services may have protections that apply to your and for emergency or non-emergency services. Michigan and Ohio limit the amount an out-of-network provider and facility can bill you for emergency services. Additional information is available from your state government. Michigan residents can visit <https://www.michigan.gov/4810/0,3298,7-303-12900-32912-30818-30814-107903-481218-00.html>. Ohio residents can visit <https://insurance.ohio.gov/consumers/health/surprise-billing>.

Certain services at an in-network hospital or ambulatory surgical center
 When you get services from an in-network hospital or ambulatory surgical center, certain providers there may be out-of-network.

In these cases, the most these providers may bill you is your plan's in-network cost-sharing amount. This applies to emergency medicine, anesthesia, pathology, radiology, laboratory, neurology, assistant surgeon, hospitalist, or intensivist services. These providers can't balance bill you and may not ask you to give up your protections not to be balance billed.

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

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

In addition to the protections of the Federal No-Surprise Act, the state in which you receive services may have protections that apply to non-emergency services at an in-network facility. Additional information is available on your state's website. Michigan residents can visit <https://www.michigan.gov/4810/0,3298,7-303->

Spec Info: