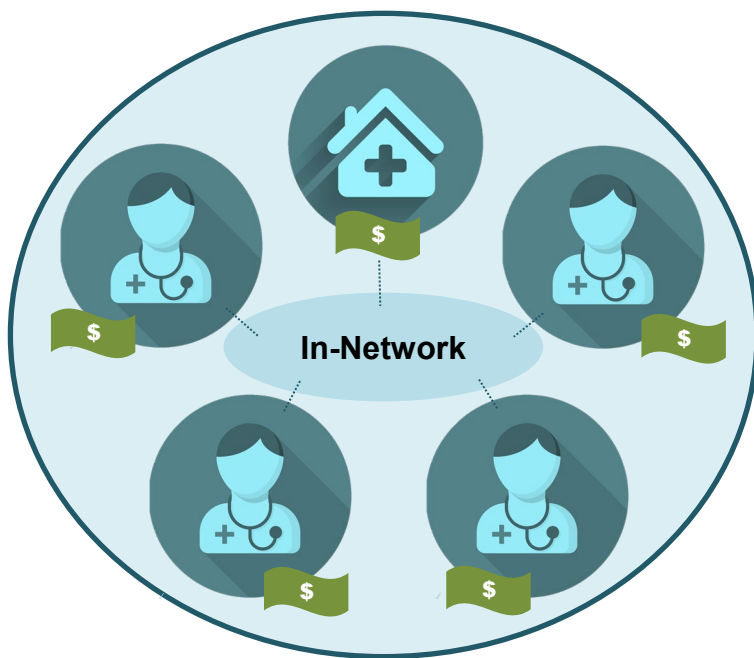


What Is a Surprise Medical Bill?

New Mexico has a new law in place to protect you from surprise medical bills. “Surprise medical bill” is a phrase used to describe medical bills that insured patients get when they get care from an **out-of-network** provider or organization.

What Does “In- or Out-of-Network” Mean?



These providers and organizations **do** have an agreement with your insurance company.



Out-of-Network

These providers and organizations **do not** have an agreement with your insurance company. They are “**out-of-network.**” You will have to pay more expensive “out-of-network” rates.

When Might You Get a Surprise Bill?

- If you can't choose the emergency room you go to, or the providers who treat you.
- If you get care from an in-network provider, but out-of-network providers or specialists are also brought in for your care.



What Does My Insurance Pay For?

You need to know what kind of plan you have. There are 4 different types of insurance plans:

PPO Preferred Provider Organization	POS Point of Service	EPO Exclusive Provider Organization	HMO Health Maintenance Organization
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All insurance plans have “in-network” benefits.

	PPO	POS	EPO	HMO
Have “in-network” benefits	✓	✓	✓	✓

Some insurance plans have non-emergency “out-of-network” benefits. In other words, they may pay for some or all of the costs for **non-emergency** care, even if the provider or the organization is “out-of-network.”

	PPO	POS	EPO	HMO
Have “in-network” benefits	✓	✓	✓	✓
Have non-emergency “out-of-network” benefits	✓	✓	✗	✗

All insurance plans pay for emergency costs for both in- and out-of-network, but some plans do not pay for 100% of out-of-network emergency costs.

	PPO	POS	EPO	HMO
Have “in-network” benefits	✓	✓	✓	✓
Have non-emergency “out-of-network” benefits	✓	✓	✗	✗
Have emergency coverage S = some, or less than 100%, for out-of-network emergency care	S	S	✓	✓

What Is the Surprise Billing Act?

The Surprise Billing Act protects people with health insurance from unexpected billing costs from out-of-network providers or hospitals.

The state bill says:

- Medical services may be given in the hospital by in-network providers as well as out-of-network providers. Out-of-network providers may send you a separate bill.
- Your hospital might be in-network with your insurance, but that doesn't mean every provider that sees you in that hospital is in-network.
- Before you schedule an appointment, call your insurance to find out if the hospital and its providers are in your network.

Will UNM Health Tell Me if I'm Out-of-Network?

Yes. For non-emergency services, we will tell you if your insurance is out-of-network.

Call your insurance company to find out which hospitals and providers are in your network. You can find the phone number to call on the back of your insurance card or on your insurance company's website.

What About Emergency Services?

- You can always be seen in the Emergency Room (ER). The Surprise Billing Act means that your insurance will pay ER costs even if you are out-of-network.
- If out-of-network specialists are called in to the ER, or if you need follow-up care from out-of-network providers, **you will pay for those providers' services yourself**. The Surprise Billing Act ensures that although you will pay for out-of-network providers in the emergency room, you will not be charged at out-of-network rates.



Your hospital may be in-network, but a provider who sees you there may be out-of-network



Call your insurance to find out who is in your network



What Are My Options if I'm Out-of-Network?

You may choose to be seen by out-of-network provider that you like, **but you will pay out-of-network rates for those services yourself.** You will get a bill for those services that your insurance will not pay for.

If you choose to get your care with us as an out-of-network patient, you can call 925-0900 to find out how much you will pay for your medical services.

How Can I Find Out What Insurances Are In-Network with UNM Health?

You can call the Special Contracts Hub at 272-0572. You can also find this information on our website at hsc.unm.edu/health/

Will My Medical Bill Tell Me What Charges I'm Responsible for Paying as an Out-of-Network Patient?

If you are an out-of-network patient, we will mark which parts of your bill are out-of-network costs that you will need to pay. Because of the Surprise Billing Act, the price of those items will be the same as what you would be charged if you went to an in-network provider, but your insurance will not pay them.

For example, if you have a procedure with an out-of-network provider, you will pay the same price for that procedure as your insurance would pay an in-network provider.

If you have any questions about your bill, call us at 505-272-2521.

Help Arguing Against a Surprise Bill

If you need help arguing against a surprise bill, reach out to the Superintendent of Insurance at www.osi.state.nm.us or call 1-855-4-ASK-OSI (1-855-427-5674). The Office of the Superintendent of Insurance enforces insurance laws in New Mexico. They protect insurance members, and discover, prosecute, and prevent fraud.

Important Numbers

Special Contracts Hub: **505 272-0572**

UNMH Billing Office: **505 272-2521**

To get a quote of your medical charges: **505 925-0900**

Your Insurance Company: _____

