

No Surprise Billing FAQs

Consumers 800-686-1526 | **Medicare** 800-686-1578 | **Fraud & Enforcement** 800-686-1527

The topic of surprise billing is complicated. We created this information to help you understand your rights and protections under the surprise billing laws.

What is surprise billing and how does it occur?

Surprise billing happens when you receive an unexpected bill after unanticipated care from an out-of-network health care provider, which can occur at an in-network health care facility such as a hospital, or at an out-of-network health care facility. It can happen for both emergency and non-emergency care. You may be unaware that the health care provider or health care facility is out-of-network until you receive the bill.

How am I protected from surprise billing?

New federal and state laws now protect you from receiving and paying medical bills above your in-network insurance amount for unanticipated out-of-network care. Out-of-network care generally is more expensive. Common scenarios in which you are protected include when receiving emergency care at an out-of-network medical facility and receiving scheduled treatment at an in-network medical facility from an out-of-network health care provider.

Will I still receive a medical bill?

Yes, you may still receive a medical bill from your provider. Under the new law, you are still responsible for any cost-sharing amounts, which include coinsurance, copayments, deductibles, and all other amounts for which you are contractually responsible, but the amounts are limited to your in-network rates.

Am I obligated to pay a surprise medical bill?

You should not be billed above your in-network amounts for receiving out-of-network treatment due to an unanticipated situation. Health care providers are prohibited from balance billing the difference between your in-network and out-of-network amounts. Price and payment reconciliation is now solely between the patient's health care provider and health insurer.

What should I do if I receive a surprise medical bill?

You should not receive surprise medical bills for unanticipated out-of-network care for services performed on or after January 1, 2022. If you receive a surprise bill that you believe is prohibited by state or federal law, first, try to resolve the dispute yourself with your health insurer and health care provider. If the dispute remains unresolved, contact the Ohio Department of Insurance through insurance.ohio.gov, consumer.complaint@insurance.ohio.gov, or 800-686-1526 to file a complaint.

Additional surprise billing information:

Please visit our [surprise billing toolkit](#) to access important educational information and contact us at 800-686-1526 if you have questions.