

When you get emergency care or get treated by an out-of-network practitioner 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 healthcare practitioner, you may owe certain out-of-pocket costs, such as copayment, coinsurance, and/or a deductible. You may have other costs or have to pay the entire bill if you see a practitioner or visit a healthcare facility that is not in your health plan’s network.

“Out-of-network” describes practitioners and facilities that haven’t signed a contract with your health plan. Out-of-network practitioners 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 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 practitioner.

### 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 practitioner or facility, the most the provider or facility may bill you is your plans in network cost-sharing amount (such as copayments and coinsurance). You **can’t** be balanced 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 balanced billed for these post-stabilization services.

#### 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 practitioners there may be out-of-network. In these cases, the most those practitioners may bill you is your plan’s in-network cost-sharing amount. This applies to emergency medicine, anesthesia, pathology, radiology, laboratory, neonatology, assistant surgeon, hospitalist, or intensivist services. These practitioners **can’t** balance bill you and may **not** ask you to give up your protections not to be balanced.

If you get other services at these in-network facilities, out-of-network practitioners **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 practitioner or facility in your plan’s network.**

Maryland-specific balance billing protections: If you are in a Health Maintenance Organization (HMO) governed by Maryland law, you may not be balance billed for services covered by your plan, including ground ambulance services. 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.

If you are in a PPO or EPO governed by Maryland law, hospital-based or on-call physicians paid directly by your PPO or EPO (assignment of benefits) may not balance bill you for services covered under your plan and can't ask you to waive your balance billing protections. If you use ground ambulance services operated by a local government practitioner who accepts an assignment of benefits from a plan governed by Maryland law, the provider may not balance bill you.

**When balance billing isn't allowed, you also have the following protections:**

- You are only responsible for paying your share of the cost (like the copayments, coinsurance, and deductibles that you would pay if the practitioner or facility was in-network). Your health plan will pay out-of-network practitioners and facilities directly.
- Your health plan generally must:
  - Cover emergency services without requiring you to get approval for services in advance (prior authorization).
  - Cover emergency services by out-of-network practitioners.
  - Base what you owe the practitioner or facility (cost-sharing) on what it would pay an in-network practitioner or facility and show that amount in your explanation of benefits.
  - Count any amount you pay for emergency services or out-of-network services toward your deductible and out-of-pocket limit.

If you have questions about your bill from a TidalHealth location, please contact our Customer Service team at 877-729-7762.

**If you believe you've been wrongly billed**, you may call the federal agencies responsible for enforcing the federal balance billing protection law at: 1-800-985-3059 or see below for state specific information:

**If your visit occurred at one of our Maryland locations:**

If you believe you've been wrongly billed or your health plan has improperly processed your claim, you may contact the Health Education and Advocacy Unit (HEAU) of Maryland's Consumer Protection Division:

Health Education and Advocacy Unit Office of the Attorney General  
Unit 200 St. Paul Place, 16th Floor, Baltimore, MD 21202  
Phone: 410-528-1840 Toll-free: 1-877-261-8807 En español: 410-230-1712  
Fax: 410-576-6571 [heau@oag.state.md.us](mailto:heau@oag.state.md.us)  
Website: <http://www.marylandattorneygeneral.gov/Pages/CPD/HEAU>

If you believe your health plan processed your claim incorrectly, you may contact the Maryland Insurance Administration:

Maryland Insurance Administration Life and Health Complaints  
Unit 200 St. Paul Place, Suite 2700, Baltimore, MD 21202  
Phone: 410-468-2000 Toll free: 1-800-492-6116 Fax: 410-468-2260  
Website: <http://www.insurance.maryland.gov>

**If your visit occurred at one of our Delaware locations:**

If you believe you've been wrongly billed, you may contact the Centers for Medicare and Medicaid Services (CMS) at 1-800-985-3059.  
[rights-protections-against-surprise-medical-bills.pdf](#) ([delaware.gov](http://delaware.gov)).