

## Associates in Plastic & Aesthetic Surgery

[njplasticsurgerygroup.com](http://njplasticsurgerygroup.com)

### Your Rights and Protections Against Surprise Medical Bills

The newly enacted Federal Law (**No Surprises Act**) and the existing New Jersey Law ( **Out-of-network Consumer Protection, Transparency, Cost Containment and Accountability Act**) offer protections against surprise medical bills. The following information is for your benefit so please read it carefully.

"Balance billing" occurs in situations where patients receive a bill that is in excess of what their insurance plan approves and/or pays. Surprise Billing reflects situations where patients were unaware that one or more health care providers were not a participating provider with their health insurance plan and receive a bill for services in excess of what was known or anticipated. When you use an in-network provider, costs will be determined by your particular plan and will include any deductible, coinsurance and copay. If you choose to use an out-of-network provider, that individual does not have a contract with your insurance company. While not guaranteed, this may result in a higher amount you must pay for a service.

As required, we will always provide you with advanced notice of those plans with which we do, and do not, participate. This information can be found on our website, and our registration packet contains such information as well. As participation status can change, you should always confirm how we participate with your specific plan, either by contacting your insurance company or by asking our patient coordinators.

Federal and State law protect patients in certain circumstances from balance billing when you receive care at an in-network hospital, emergency room or ambulatory care center. You cannot be billed for an amount higher than the in-network cost AND you cannot be asked to waive that protection. This applies to emergency medicine, anesthesia, pathology, radiology, laboratory, neonatology, assistant surgeon, hospitalist or intensivist services. However, there are exceptions about which you should know.

You may choose to receive non-emergent services from an out-of-network provider while at an in-network facility ONLY if you give consent ahead of time (with advanced notice being determined by the scenario). You are never required to give up your protections. There may be instances where once stabilize, further treatment with advanced consent and notification can be delivered at an out-of-network level. If an in-network treatment option exists such as

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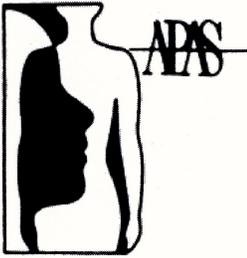
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an emergency department (ED) provider but a patient requests a plastic surgeon, out of network billing may be permissible. If an ED provider can stabilize the situation, the patient may make the choice to travel non-emergently (i.e. passenger car) to the our office, either that same day or when appropriate, to receive out-of-network care.

Your health plan must cover emergency services without requiring prior approval, must cover out-of-network providers in emergency situations, must provide an explanation of benefits (EOB) to you that shows what your in-network responsibility is, and count any payments made to out-of-network providers in such emergency situations toward in-network deductible and out-of-pocket limits.

Insurance companies and government agencies are encouraging people to use in-network services in order to save money. However, many individuals believe that accessing their out-of-network benefit coverage, a benefit for which they pay, is beneficial, perhaps due to more skilled or personalized care.

If you require assistance understanding this form, or require this form in an alternative language, please ask the office staff for assistance.

**If you believe you've been wrongly billed**, you may contact:

<https://www.cms.gov/nosurprises/consumers>

**To submit a federal complaint**, you may contact:

<https://www.cms.gov/nosurprises/consumers/complaints-about-medical-billing>

**To submit a complaint in the state of New Jersey**, you may contact:

<https://www.state.nj.us/dobi/consumer>

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