

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.

Applicable State balance billing information may be found at the bottom of this notice.

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 provider or facility was in-network). Your health plan will pay out-of-network providers 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 providers.
 - Base what you owe the provider or facility (cost-sharing) on what it would pay an in-network provider 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.

Tennessee Balance Billing Information

- Physicians and other healthcare providers, such as anesthesiologists may not be employed by this facility. Services provided by these specialists, among others, will be billed separately. Before receiving services, the patient should check with his or her insurance carrier to find out if the patient's providers participate in the patient's insurance network. Otherwise, the patient may be at risk of higher out-of-network charges.
- Additional information is available on the Tennessee Department of Commerce and Insurance website by calling (615) 741-2241 or by email.

**If you believe you've been wrongly billed, you may contact
Centers for Medicare & Medicaid Services (CMS)**

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

Phone: 1-800-985-3059

Visit Centers for Medicare & Medicaid Services No Surprise Act for more information about your rights under federal law.