



## **YOUR RIGHTS AGAINST SURPRISE MEDICAL BILLS**

### **WHAT IS “SURPRISE BILLING”?**

When you receive care from a doctor or another healthcare provider, you may be responsible for certain out-of-pocket costs such as a copayment, coinsurance, or deductible. If the provider or facility is not part of your health plan’s network, you might face additional out-of-pocket expenses or be responsible for the entire bill — this is known as “balance billing.” “Out-of-network” refers to providers and facilities that do not have a contract with your health plan.

“**Surprise billing**” occurs when you receive an unexpected balance bill or out-of-pocket charge that you were not aware of. This often happens when you have no control over who provides your care — for example, during an emergency — or when you receive care at an in-network facility but are unknowingly treated by an out-of-network provider.

Both the Federal Government and the State of Massachusetts have established laws to protect patients from “surprise billing.” These laws also give patients the right to request and receive good faith estimates of their potential out-of-pocket costs before care.

To obtain a good faith estimate from PPCWM, please complete the request form located on this page under “Resources” or contact our Billing Department directly.

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### **IF YOU HAVE QUESTIONS OR BELIEVE YOU’VE BEEN WRONGLY BILLED**

If you believe you have been wrongly billed, you may contact: [admin@personalprimarycare.com](mailto:admin@personalprimarycare.com)