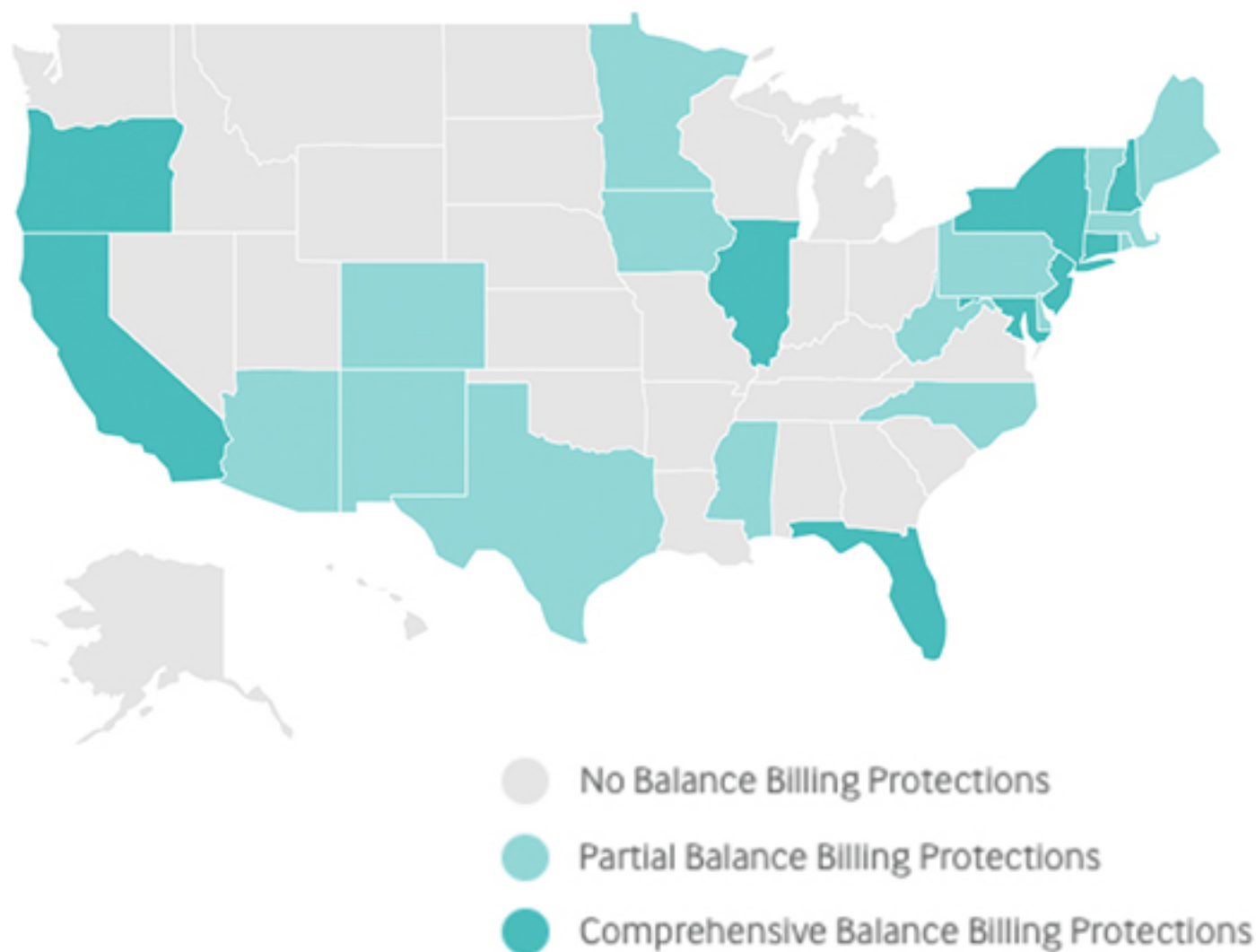


Select a state



Select a state to learn how it protects consumers against balance billing



Comprehensive Balance Billing Protections

PROTECTIONS AVAILABLE

- State requires insurers to hold enrollees harmless for amounts beyond in-network level of cost sharing
- State prohibits out-of-network providers from billing enrollees for any amount beyond in-network level of cost sharing
- Above protections apply:
 - HMO and PPO enrollees*
 - For (1) emergency services* and (2) non-emergency services provided by out-of-network providers at in-network facilities
 - Provided by all or most classes of health care providers
- State provides a reimbursement payment standard**

NOTES

* Balance-billing protections in the emergency department setting apply only to those plans regulated by the California Department of Managed Care, which includes HMOs and most PPOs.

** For emergency services, insurer must reimburse the reasonable and customary value for health care services based on statistically credible information that is updated at least once a year and which takes into consideration the following factors: (1) provider's training, qualifications and length of time in practice; (2) nature of services provided; (3) fees usually charged by the provider; (4) prevailing provider rates in the same geographic region; (5) other relevant aspects of the economics of the provider's practice; and (6) any unusual circumstances in the case. The state also has a voluntary, nonbinding dispute-resolution process for emergency services, but it is rarely used.

For non-emergency services provided by out-of-network providers at in-network facilities, insurers must reimburse the greater of: (1) 125% of Medicare or (2) average contracted rate for that health plan and for that region. The Department of Managed Health Care has developed a methodology to determine the average contracted rate based on the above specifications. The state also has a dispute-resolution process in place for out-of-network care at in-network facilities if the regular process for applying the payment standard fails in some way.