

**2023 Blue Cross and Blue Shield Service Benefit Plan - Standard and Basic Option****Section 4. Your Costs for Covered Services****Important Notice About Surprise Billing — Know Your Rights**

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**Important Notice About Surprise Billing — Know Your Rights**

The No Surprises Act (NSA) is a federal law that provides you with protections against “surprise billing” and “balance billing” under certain circumstances. A surprise bill is an unexpected bill you receive from a Non-participating healthcare provider, facility, or air ambulance service for healthcare. Surprise bills can happen when you receive emergency care – when you have little or no say in the facility or provider from whom you receive care. They can also happen when you received non-emergency services at participating facilities, but you receive some care from Non-participating providers.

Balance billing happens when you receive a bill from the non-participating provider, facility, or air ambulance service for the difference between the Non-participating provider’s charge and the amount payable by your health plan.

Your health plan must comply with the NSA protections that hold you harmless from unexpected bills.

For specific information on surprise billing, the rights and protections you have, and your responsibilities go to [www.fepblue.org/NSA](http://www.fepblue.org/NSA) or contact the customer service phone number on the back of your ID card.