

Summary of State Balance Billing Protections

1. Arizona

Arizona also provides various balance billing protections. In most instances, your health plan must hold you harmless for charges above your in-network cost share amount for emergency services provided by out-of-network providers at in-network facilities. Claims over \$1,000 may also be eligible for dispute resolution. For more information about your specific rights under Arizona law, visit www.difi.az.gov.

- Visit www.cms.gov/nosurprises/consumers for more information about your rights under federal law.
- Visit www.difi.az.gov for more information about your rights under Arizona law.

2. California

California also provides various balance billing protections. In most instances, you cannot be charged more than your in-network cost share amount for emergency and non-emergency services. California also has a voluntary, non-binding dispute-resolution process for emergency services. For more information about your specific rights under California law, visit www.insurance.ca.gov.

- Visit www.cms.gov/nosurprises/consumers for more information about your rights under federal law.
- Visit www.insurance.ca.gov for more information about your rights under California law.

3. Colorado

Colorado also provides various balance billing protections. In most instances, you cannot be charged more than your in-network cost share amount for emergency and non-emergency services. For more information about your specific rights under Colorado law, visit www.doi.colorado.gov.

- Visit www.cms.gov/nosurprises/consumers for more information about your rights under federal law.
- Visit www.doi.colorado.gov for more information about your rights under Colorado law.

4. Connecticut

Connecticut also provides various balance billing protections. In most instances, you cannot be charged more than your in-network cost share amount for emergency services, and non-emergency services provided at in-network facilities. For more information about your specific rights under Connecticut law, visit www.portal.ct.gov/CID.

- Visit www.cms.gov/nosurprises/consumers for more information about your rights under federal law.
- Visit www.portal.ct.gov for more information about your rights under Connecticut law.

5. Delaware

Delaware also provides various balance billing protections. In most instances, your health plan must hold you harmless for emergency services provided by out-of-network providers at out-of-network facilities. Providers also cannot balance bill you for non-emergency services provided at in-network facilities without obtaining your consent. For more information about your specific rights under Delaware law, visit www.insurance.delaware.gov.

- Visit www.cms.gov/nosurprises/consumers for more information about your rights under federal law.
- Visit www.insurance.delaware.gov for more information about your rights under Delaware law.

6. Florida

Florida also provides various balance billing protections. In most instances, you cannot be charged more than your in-network cost share amount for emergency and non-emergency services. For more information about your specific rights under Florida law, visit www.floir.com/index.aspx.

- Visit www.cms.gov/nosurprises/consumers for more information about your rights under federal law.
- Visit www.floir.com/index.aspx for more information about your rights under Florida law.

7. Illinois

Illinois also provides various balance billing protections. In most instances, you cannot be charged more than your in-network cost share amount for emergency and non-emergency services provided by out-of-network providers at in-network facilities. For more information about your specific rights under Illinois law, visit www2.illinois.gov/sites/Insurance.

- Visit www.cms.gov/nosurprises/consumers for more information about your rights under federal law.
- Visit www2.illinois.gov/sites/Insurance for more information about your rights under Illinois law.

8. Indiana

Indiana also provides various balance billing protections. In most instances, you cannot be charged more than your in-network cost share amount for emergency services, and for non-emergency services provided at in-network facilities. For more information about your rights under Indiana law, visit www.in.gov/idoi/.

- Visit www.cms.gov/nosurprises/consumers for more information about your rights under federal law.
- Visit www.in.gov/idoi/ for more information about your rights under Indiana law.

9. Massachusetts

Massachusetts also provides various balance billing protections. In most instances, you cannot be charged more than your in-network cost share amount for emergency and non-emergency services provided by out-of-network providers at in-network facilities. For more information about your rights under Massachusetts law, visit www.mass.gov/orgs/division-of-insurance.

- Visit www.cms.gov/nosurprises/consumers for more information about your rights under federal law.

- Visit www.mass.gov/orgs/division-of-insurance for more information about your rights under Massachusetts law.

10. **Maryland**

Maryland also provides various balance billing protections. In most instances, you cannot be charged more than your in-network cost share amount for emergency services, and for non-emergency services provided by out-of-network providers at in-network facilities. For more information about your rights under Maryland law, visit www.insurance.maryland.gov.

- Visit www.cms.gov/nosurprises/consumers for more information about your rights under federal law.
- Visit www.insurance.maryland.gov/Pages for more information about your rights under Maryland law.

11. **Michigan**

Michigan also provides various balance billing protections. In most instances, you cannot be charged more than your in-network cost share amount for emergency services, and for non-emergency services provided by out-of-network providers at in-network facilities. For more information about your rights under Michigan law, visit www.michigan.gov/difs.

- Visit www.cms.gov/nosurprises/consumers for more information about your rights under federal law.
- Visit www.michigan.gov/difs for more information about your rights under Michigan law.

12. **Minnesota**

Minnesota also provides various balance billing protections. In most instances, your plan must hold you harmless for amounts beyond your in-network cost share amount for non-emergency services provided by out-of-network providers at in-network facilities. For more information about your rights under Minnesota law, visit www.mn.gov/commerce/consumers/your-insurance.

- Visit www.cms.gov/nosurprises/consumers for more information about your rights under federal law.
- Visit www.mn.gov/commerce/consumers/your-insurance for more information about your rights under Minnesota law.

13. **Missouri**

Missouri also provides various balance billing protections. In most instances, you cannot be charged more than your in-network cost share amount for emergency services provided by out-of-network providers at in-network facilities. For more information about your rights under Missouri law, visit www.insurance.mo.gov.

- Visit www.cms.gov/nosurprises/consumers for more information about your rights under federal law.
- Visit www.insurance.mo.gov for more information about your rights under Missouri law.

14. **Mississippi**

Mississippi also provides various balance billing protections. In most instances, you cannot be charged more than your in-network cost share amount for emergency services, and for non-emergency services provided by out-of-network providers at in-network facilities. For more information about your rights under Mississippi law, visit www.mid.ms.gov/about/commissioner.aspx.

- Visit www.cms.gov/nosurprises/consumers for more information about your rights under federal law.
- Visit www.mid.ms.gov/about/commissioner.aspx for more information about your rights under Mississippi law.

15. North Carolina

North Carolina also provides various balance billing protections. In most instances, your health plan must hold you harmless for amounts beyond your in-network cost share amount for emergency services provided by out-of-network providers. For more information about your rights under North Carolina law, visit www.ncdoi.gov.

- Visit www.cms.gov/nosurprises/consumers for more information about your rights under federal law.
- Visit www.ncdoi.gov for more information about your rights under North Carolina law.

16. New Jersey

New Jersey also provides various balance billing protections. In most instances, you cannot be charged more than your in-network cost share amount for emergency services, and for non-emergency services provided by out-of-network providers at in-network facilities. For more information about your rights under New Jersey law, visit www.state.nj.us/dobi/index.html.

- Visit www.cms.gov/nosurprises/consumers for more information about your rights under federal law.
- Visit www.state.nj.us/dobi/index.html for more information about your rights under New Jersey law.

17. New Mexico

New Mexico also provides various balance billing protections. In most instances, you cannot be charged more than your in-network cost share amount for emergency services, and for non-emergency services provided by out-of-network providers at in-network facilities. For more information about your rights under New Mexico law, visit www.newmexico.gov/category/other-affected-services/office-of-the-superintendent-of-insurance.

- Visit www.cms.gov/nosurprises/consumers for more information about your rights under federal law.
- Visit www.newmexico.gov/category/other-affected-services/office-of-the-superintendent-of-insurance for more information about your rights under New Mexico law.

18. Nevada

Nevada also provides various balance billing protections. In most instances, your health plan must hold you harmless for amounts beyond your in-network cost share amount for emergency services provided by out-of-network providers and facilities. For more information about your rights under Nevada law, visit www.doi.nv.gov.

- Visit www.cms.gov/nosurprises/consumers for more information about your rights under federal law.
- Visit www.doi.nv.gov for more information about your rights under Nevada law.

19. **Ohio**

Ohio also provides various balance billing protections. In most instances, your health plan must hold you harmless for amounts beyond your in-network cost share amount for emergency services by out-of-network providers, facilities, and ground ambulance service providers, and for non-emergency services by out-of-network providers at in-network facilities. For more information about your rights under Ohio law, visit www.insurance.ohio.gov.

- Visit www.cms.gov/nosurprises/consumers for more information about your rights under federal law.
- Visit www.insurance.ohio.gov for more information about your rights under Ohio law

20. **Oregon**

Oregon also provides various balance billing protections. In most instances, you cannot be charged more than your in-network cost share amount for emergency services, and for non-emergency services provided by out-of-network providers at in-network facilities. For more information about your rights under Oregon law, visit www.dfr.oregon.gov/Pages/index.aspx.

- Visit www.cms.gov/nosurprises/consumers for more information about your rights under federal law.
- Visit www.dfr.oregon.gov/Pages/index.aspx for more information about your rights under Oregon law.

21. **Pennsylvania**

Pennsylvania also provides various balance billing protections. In most instances, your plan must hold you harmless for amounts beyond your in-network cost share amount for emergency services. For more information about your rights under Pennsylvania law, visit www.insurance.pa.gov.

- Visit www.cms.gov/nosurprises/consumers for more information about your rights under federal law.
- Visit www.insurance.pa.gov for more information about your rights under Pennsylvania law.

22. **Texas**

Texas also provides various balance billing protections. In most instances, you cannot be charged more than your in-network cost share amount for emergency services, and for non-emergency services provided by out-of-network providers at in-network facilities. For more information about your rights under Texas law, visit www.tdi.texas.gov.

- Visit www.cms.gov/nosurprises/consumers for more information about your rights under federal law.
- Visit www.tdi.texas.gov for more information about your rights under Texas law.

23. **Washington**

Washington also provides various balance billing protections. In most instances, you cannot be charged more than your in-network cost share amount for emergency services, and for non-emergency services provided by out-of-network providers at in-network facilities. For more information about your rights under Washington law, visit www.insurance.wa.gov.

- Visit www.cms.gov/nosurprises/consumers for more information about your rights under federal law.
- Visit www.insurance.wa.gov for more information about your rights under Washington law