



Surprise Bills

A surprise bill is a bill you get for **eligible health services** that were not emergency services. The bill is from an **out-of-network provider** who performed services while you were in a network hospital or facility.

1. These services were in addition to those performed by a **network provider**.
2. You may have **pre-certified** the procedure or service, but you did not knowingly choose to receive services from an **out-of-network provider**.

A surprise bill is not a bill for services received when a **network provider** was available and you knowingly choose to use an **out-of-network provider**.

Contact Member Services if you receive a surprise bill. You only have to pay the same coinsurance, copayment, deductible or other out-of-pocket expense that you would pay if you had used a **network provider**.