



## Maine Surprise Bill and emergency services

We can help if you get unexpected bills. (These are also called “surprise bills”) These are bills you get from out-of-network providers you didn’t know were treating you. This applies to members in health plans subject to Maine law. Check your plan documents for more information. You can also call the toll-free number on your member ID card.

### 1. What is a Maine Surprise Bill?

It’s a bill you get for covered services including emergency services from a health care provider that is out-of-network (non-participating) and that you did not choose on purpose. This may happen:

- During a service or procedure performed at a participating hospital or emergency facility or setting
- During a service or procedure previously approved or authorized by Aetna

If your plan does not require referrals, you’ll only get a surprise bill in limited situations. For instance, during your office visit, a network doctor brings in an out-of-network provider or your bloodwork goes to an out-of-network lab without your written consent.

### 2. When is a bill for covered services *not* a surprise bill?

It is not a surprise bill if a network provider was available, but you decided to get services from another provider who is not in your plan’s network.

### 3. What should I do if I get a surprise bill? What about a bill for covered emergency services?

Do not pay the bill. Let us know you got the bill. Just call the toll-free phone number on the back of your member ID card. We may ask you to send us more details so we can review this bill. We may try to negotiate with the provider or pay an extra amount to resolve the claim. If we pay more, your cost share will not go up.

### 4. How much will I have to pay for surprise bills and bills for covered emergency services?

In either case, you will have to pay only your network deductible, copay or coinsurance amount.

### 5. What if the out-of-network provider disagrees with the amount paid for covered emergency services?

If the out-of-network provider disagrees with our payment, they may use Maine’s Independent Dispute Resolution (IDR) process. If we have to pay more after IDR, your cost will *not* go up.

### 6. What is Maine’s Independent Dispute Resolution (IDR) process for covered emergency services?

Maine has an independent dispute resolution process effective on or after October 1, 2020. It handles payment disputes from a surprise bill for emergency services or a bill for covered emergency services from an out-of-network provider.

Maximus Federal Services is the independent dispute resolution entity for Maine. They will resolve disputes of bills for covered emergency services from providers not in our network.

Once Maximus gets a dispute, they assign an arbitrator to the case. This person will issue a written finding within 30 days of receiving a completed IDR application.

## 7. What types of bills are eligible for the IDR process?

- A surprise bill for emergency services
- Any other bill for covered emergency services from an out-of-network provider to a member of an insured or self-insured health plan

## 8. What types of bills are *not* eligible for IDR?

- A bill for services for a person who knowingly chose to get the care from an out-of-network provider
- A bill for ambulance services covered by a health plan
- A bill that is in dispute between an out-of-network provider and a health plan, if the difference between the provider's billed charge and the median network rate is less than \$750.

## 9. Who can apply for IDR?

- A member whose claims meet all of the criteria below:
  - i. Covered under a self-insured/ERISA health plan that doesn't take part in the IDR process\*
  - ii. Involve a surprise bill for emergency care or a bill for covered emergency services rendered by an out-of-network provider
  - iii. Member did not knowingly choose to get the services from an out-of-network provider
- An out of network provider whose claims meet all of the criteria below:
  - i. A self-insured/ERISA health plan that takes part in the IDR process.
  - ii. A fully-insured health plan written in the state of Maine.
  - iii. Involve a surprise bill for emergency care or a bill for covered emergency services rendered by an out-of-network provider

\*If your plan is self-funded, check your plan documents to see if the Maine IDR is available to you.

## 10. What is the process for starting IDR?

There are two ways to start the IDR process.

1. **Online:** Go to the [Maximus portal](#) to create an account. Then follow the instructions to complete the dispute resolution application online.
2. **On the phone:** Call **Maximus** at **1-888-866-6205**.

You may need the following to start your application:

- Copy of bill(s)
- Claim form(s), if you have it.
- Copy of the Explanation of Benefits, if you have it.
- Relevant communication between patient, provider and/or health plan
- A dollar figure you will accept as the amount for the dispute

**To learn more,** visit the [Maine Bureau of Insurance website](#).

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