

State Law Protections Against Surprise Medical Bills

Certain states have enacted laws against balance billing, also known as surprise billing, and some of these laws include protections regarding non-emergency services by out-of-network professionals at in-network facilities. Below is an overview of applicable protections in the states where Select Medical operates critical illness recovery hospitals and/or inpatient rehabilitation hospitals. For information regarding these protections in all states as well as other types of balance billing protections, visit <https://www.commonwealthfund.org/publications/maps-and-interactives/2021/feb/state-balance-billing-protections>.

Arizona

- Individuals covered under certain health benefit plans issued or delivered in Arizona are entitled to protections under Arizona law against balance billing by out-of-network professionals.
- If you believe you've been wrongly billed, you can visit <https://difi.az.gov/soonbdr> to determine whether your health care bill qualifies as a balance bill that is eligible for the dispute resolution process.

California

- Individuals covered under health insurance policies or plans regulated by the California Department of Insurance or the California Department of Managed Health Care that were issued, amended or renewed on or after July 1, 2017 are entitled to protections under California law from balance billing by out-of-network professionals.
- If you believe you've been wrongly billed, you can file a complaint by visiting www.HealthHelp.ca.gov or calling 1-888-466-2219.
- Visit <https://dmhc.ca.gov/portals/0/healthcareincalifornia/factsheets/fsab72.pdf> for more information about your rights under California law.

Delaware

- Individuals covered under certain insurance plans issued or delivered in Delaware are entitled to protections under Delaware law from balance by billing out-of-network professionals.

Florida

- Individuals covered under certain insurance plans issued or delivered in Florida are entitled to protections under Florida law from balance billing by out-of-network professionals.

Georgia

- Individuals covered under health care plans licensed by the Georgia Office of the Commissioner of Insurance, as well as state health care plans, are entitled to protections under Georgia law from balance billing by out-of-network professionals.

Indiana

- Individuals covered under certain insurance plans issued or delivered in Indiana are entitled to protections under Indiana law from balance billing by out-of-network professionals.

Michigan

- Individuals covered under certain insurance plans issued or delivered in Michigan are entitled to protections under Michigan law from balance billing by out-of-network professionals.
- If you believe you've been wrongly billed, you can call the Department of Insurance and Financial Services, Monday through Friday 8 a.m. to 5 p.m. at 1-877-999-6442 or visit https://www.michigan.gov/difs/0,5269,7-303-12902_12907---,00.html.

Minnesota

- Individuals covered under certain health plans licensed or operating under state law are entitled to protections under Minnesota law from balance billing by out-of-network professionals.

Mississippi

- Individuals covered under certain insurance plans issued or delivered in Mississippi are entitled to protections under Mississippi law from balance billing by out-of-network professionals.
- If you believe you've been wrongly billed, you can call the Mississippi Insurance Department at 1-800-562-2957 or visit <https://www.mid.ms.gov/about/contact-us.aspx>.

Nebraska

- Individuals covered under certain insurance plans issued or delivered in Nebraska are entitled to protections under Nebraska law from balance billing by out-of-network professionals.
- If you believe you've been wrongly billed, you can contact the Nebraska Department of Insurance at DOI.ExternalReview@nebraska.gov.

New Jersey

- Individuals covered under health benefits plans issued in New Jersey are entitled to protections under New Jersey law from balance billing by out-of-network professionals.

Ohio

- Individuals covered under certain state-regulated insurance plans are entitled to protections under Ohio law from balance billing by out-of-network professionals.

Texas

- Individuals covered under certain state-regulated insurance plans and people with coverage through the state employee or teacher retirement systems are entitled to protections under Texas law from balance billing by out-of-network professionals.

Virginia

- Individuals covered under (i) a fully-insured policy issued in Virginia, (ii) the Virginia state employee health benefit plan, or (iii) a self-funded group that opted-in to the Virginia protections are entitled to protections under Virginia law from balance billing by out-of-network professionals.
- If you believe you've been wrongly billed, you can file a complaint with the Virginia State Corporation Commission Bureau of Insurance at scc.virginia.gov/pages/File-Complaint-Consumers or call 1-877-310-3059.
- Visit <https://scc.virginia.gov/pages/Balance-Billing-Protection> for more information about your rights under Virginia law.