

# What Can You Do To Avoid an Unexpected Balance Bill?



## BALANCE BILL

When the amount paid by your health plan to an out-of-network provider is less than the provider's bill, the provider might bill you for the difference.

If you understand the issue and the questions you need to ask, you should be able to reduce your chances of an unexpected balance bill. This guide offers several tips and questions you can ask to find out whether a healthcare provider is in network. It also gives you some examples of common medical services to help you understand when you should ask questions and who can help answer them.

### Tips for avoiding an unexpected balance bill when you can schedule care in advance

- 1. Ask what providers are in your health plan's network.** Before you select a health plan, ask to see the health plan's directory of providers that are in your health plan's network. Are the doctors and hospitals you and your family members use listed in the directory? If they are not, are you satisfied with the providers who are in the network?
- 2. Ask how your health plan covers care from a provider who is not in network.** Care from providers who are not in the network will usually be more expensive. The higher cost for out-of-network care encourages you to get care from the providers who are in network. If you want to use an out-of-network provider, work with your health plan and the provider to get an estimate of what your actual payment will be.  
  
Health plans may offer lower premiums if you are willing to get care from a small network of providers. If you choose a

plan with a small provider network, remember that you will need to be more careful to check that the providers you would like to go to are in network.

- 3. When you need to get a service, check again with both your provider and the health plan to make sure that the provider is in the network.**

Agreements between health plans and providers sometimes change. A provider who was in the health plan's network when you purchased your health plan may no longer be in the network when you need care.

For the most up-to-date information from your health plan, check the health plan's online directory of in-network providers. If you have any questions, call the health plan's customer service number. Also call your healthcare professional's office and the hospital or other facility where you will receive your service to make sure that they are still in your health plan's network.



**4. If you need to see a specialist healthcare professional, also check to make sure that the specialist is in the network.** Sometimes your primary care provider will recommend that you see a physician specialist or other healthcare professional. You will also want to check with the specialist's office or your health plan to make sure that the specialist is in your health plan's network.

Remember that even if both your primary care provider and the specialist they are referring you to are part of the same practice group, they may not both be in the network. You should ask your primary care provider to refer you to an in-network specialist. Once you have a referral to a specialist, confirm with that specialist that they are in network when you make your appointment.

**5. If you need to have a procedure, ask where it will take place.** Where will your procedure take place? If your doctor provides services at more than one location, ask what your options might be. For example, the location may be a hospital, an outpatient surgery center, or another facility. You will want to check that the facility is in the network.

**6. Ask who else might be involved in your procedure.**

In addition to the doctor you have chosen for your procedure, there are often other healthcare professionals who are involved in a medical procedure. For example, an **anesthesiologist** or **nurse anesthetist** may give you medicine that helps you sleep through the procedure.

Who can help you get this information? There are several possible sources. Always make clear that you are asking for this information to make sure that you will receive care from providers in your health plan's network. Information sources include:

- *Your doctor.* When your doctor recommends a procedure, he or she should be able to tell you where it will take place. If your doctor provides services at more than one location, ask if you can choose the location. Also ask your doctor who else might be involved in the procedure. Will you need medicine to help you sleep during the procedure? Will someone need to look at x-rays or images, or examine a tissue sample? If so, who will provide these services?

Your doctor may not be able to tell you whether other healthcare professionals who will be involved in your procedure are in your health plan's network. But your doctor can help you form a list of services that will be part of the procedure.



- *The hospital or other facility where your procedure will take place.* Once you know where your procedure will take place, you will want to call the facility to make sure that it is in your health plan network. When you call the facility, also ask which healthcare professionals and practice groups the facility uses for the services that your doctor has told you might be needed during your procedure. Ask the facility if those services will be provided by an in-network healthcare professional. If the facility does not have that information, contact the healthcare professional's practice group to make sure that they are in network.
  - *Your health plan.* Also check with your health plan to confirm that the facility and healthcare professionals who will be involved in your procedure are in the plan's network. Use your health plan's online directory of providers or call the health plan's customer service number if you have any questions.
- 7. Give yourself plenty of time.** Most healthcare services and procedures are scheduled in advance. Take advantage of this time to get answers to any questions about whether your healthcare providers are in network. You will often be asked not to eat the night before your procedure or to follow other instructions that might give you some physical discomfort. You will not want to deal with questions about whether your providers are in network on the day of your procedure.
- 8. Write down all the information you receive.** Keep a record of the providers with whom you spoke, the date of your conversation or communication, and what information you received in answer to your questions. If there are any issues that come up after you have received services, your written record will help show that you tried to check that your providers were in network as you communicate with your health plan or a provider. You can use the "Planning for My Procedure" form included in this guide to record this information.
- 9. If you think you received an incorrect medical bill, or question the amount of the bill, seek help.** Go to your health plan first. Be prepared to describe what you think is wrong about the bill and the efforts you made to make sure that you were staying in your health plan's network of providers. If your health plan agrees that there may be a problem with the bill, ask them to help you resolve the issue with the healthcare provider who sent you the bill.
- If you still question the bill after speaking with your health plan, contact the provider who sent the bill. Again, be prepared to describe why you think it is wrong and the efforts you made to make sure that the provider was in your health plan's network.