

**Addendum – State Contacts & Consumer Protection Information**

State	Department of Attorney General	Surprise Billing or Department of Insurance	State Balance Billing Website
CA	<a href="https://oag.ca.gov/contact/consumer-complaint-against-business-or-company">https://oag.ca.gov/contact/consumer-complaint-against-business-or-company</a>	<a href="http://www.HealthHelp.ca.gov">www.HealthHelp.ca.gov</a> 1-888-466-221	<a href="https://dmhc.ca.gov/portals/0/healthcareincalifornia/factsheets/fsab72.pdf">https://dmhc.ca.gov/portals/0/healthcareincalifornia/factsheets/fsab72.pdf</a>
CT	<a href="https://portal.ct.gov/AG/Common/Complaint-Form-Landing-page">https://portal.ct.gov/AG/Common/Complaint-Form-Landing-page</a>	<a href="https://portal.ct.gov/CID/Consumer-Affairs/File-a-Complaint-or-Ask-a-Question">https://portal.ct.gov/CID/Consumer-Affairs/File-a-Complaint-or-Ask-a-Question</a>  Consumer Helpline: 1-800-203-3447 or 1-860-297-3900	<a href="https://portal.ct.gov/CID/General-Consumer-Information/No-Surprises-Act">https://portal.ct.gov/CID/General-Consumer-Information/No-Surprises-Act</a>
DE	<a href="https://insurance.delaware.gov/">https://insurance.delaware.gov/</a>	<a href="https://legis.delaware.gov/SessionLaws/Chapter?id=19067#:~:text=%22(11)%20Balance%20billing,will%20pay%20for%20the%20service.%22&amp;text=Arbitration%20of%20disputes%20involving%20health%20insurance%20coverage%20domestic-foreign-insurers-bulletin">https://legis.delaware.gov/SessionLaws/Chapter?id=19067#:~:text=%22(11)%20Balance%20billing,will%20pay%20for%20the%20service.%22&amp;text=Arbitration%20of%20disputes%20involving%20health%20insurance%20coverage%20domestic-foreign-insurers-bulletin</a>	<a href="https://attorneygeneral.delaware.gov/fraud/cmu/complaint/">https://attorneygeneral.delaware.gov/fraud/cmu/complaint/</a>
FL	<a href="http://www.myfloridalegal.com/pages.nsf/Main/E3EB45228E9229DD85257B05006E32EC">http://www.myfloridalegal.com/pages.nsf/Main/E3EB45228E9229DD85257B05006E32EC</a> 1-877-693-5236 1-850-413-3089 <a href="mailto:Consumer.Services@myfloridacfo.com">Consumer.Services@myfloridacfo.com</a>	<a href="https://floir.com/Sections/LandH/AccidentHealth/EducationalMaterials.aspx">https://floir.com/Sections/LandH/AccidentHealth/EducationalMaterials.aspx</a>	<a href="mailto:Consumer.Services@myfloridacfo.com">Consumer.Services@myfloridacfo.com</a>
GA	<a href="https://consumer.georgia.gov/resolve-your-dispute/how-do-i-file-complaint/consumer-complaint-form#no-back">https://consumer.georgia.gov/resolve-your-dispute/how-do-i-file-complaint/consumer-complaint-form#no-back</a> 1-404-651-8600 or 1-800-869-1123	<a href="https://oci.georgia.gov/file-consumer-insurance-complaint">https://oci.georgia.gov/file-consumer-insurance-complaint</a>	<a href="https://oci.georgia.gov/news/2020-12-30/office-commissioner-insurance-and-safety-fire-posts-final-surprise-billing">https://oci.georgia.gov/news/2020-12-30/office-commissioner-insurance-and-safety-fire-posts-final-surprise-billing</a>
IA	<a href="https://www.iowaattorneygeneral.gov/for-consumers/file-a-consumer-complaint">https://www.iowaattorneygeneral.gov/for-consumers/file-a-consumer-complaint</a>	<a href="https://iid.iowa.gov/insurance-consumer-complaint">https://iid.iowa.gov/insurance-consumer-complaint</a>	<a href="https://www.iowaattorneygeneral.gov/for-consumers/file-a-consumer-complaint/complaint-form">https://www.iowaattorneygeneral.gov/for-consumers/file-a-consumer-complaint/complaint-form</a>

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ID	<a href="https://www.ag.idaho.gov/consumer-protection/consumer-complaints/">https://www.ag.idaho.gov/consumer-protection/consumer-complaints/</a>	<a href="https://doi.idaho.gov/consumers/file-a-complaint/">https://doi.idaho.gov/consumers/file-a-complaint/</a>	Law has not yet passed
IL	<a href="https://www.illinoisattorneygeneral.gov/Health-Care-Bureau-Complaint-Form">Health Care Bureau Complaint Form (illinoisattorneygeneral.gov)</a>	<a href="https://www.in.gov/healthcarereform/no-surprises-act/#:~:text=It%20applies%20to%20self%2Dinsured,sharing%20amount%20for%20emergency%20services">https://www.in.gov/healthcarereform/no-surprises-act/#:~:text=It%20applies%20to%20self%2Dinsured,sharing%20amount%20for%20emergency%20services</a>	<a href="https://www.illinois.gov/Understanding-the-Insurance-Complaint-Process">Understanding the Insurance Complaint Process (illinois.gov)</a> <a href="http://iga.in.gov/legislative/2020/bills/house/1004#digest-heading">http://iga.in.gov/legislative/2020/bills/house/1004#digest-heading</a> <a href="https://legiscan.com/IN/bill/HB1004/2020">https://legiscan.com/IN/bill/HB1004/2020</a> <a href="https://www.in.gov/Healthcare-Reform-FAQs">Healthcare Reform: FAQs with Examples of the No Surprise Act Protections (in.gov)</a>
IN	<a href="https://www.in.gov/attorneygeneral/consumer-protection-division/file-a-complaint/">https://www.in.gov/attorneygeneral/consumer-protection-division/file-a-complaint/</a>	<a href="https://www.in.gov/idoi/consumer-services/complaints/">https://www.in.gov/idoi/consumer-services/complaints/</a>	<a href="https://legiscan.com/IN/bill/HB1004/2020">https://legiscan.com/IN/bill/HB1004/2020</a>
MD	<a href="https://www.marylandattorneygeneral.gov/pages/cpd/complaint.aspx">https://www.marylandattorneygeneral.gov/pages/cpd/complaint.aspx</a>	<a href="https://insurance.maryland.gov/Consumer/Pages/FileACComplaint1.aspx">https://insurance.maryland.gov/Consumer/Pages/FileACComplaint1.aspx</a>	<a href="https://insurance.maryland.gov/Consumer/Documents/publications/AssignmentofBenefitsFAQ.pdf">https://insurance.maryland.gov/Consumer/Documents/publications/AssignmentofBenefitsFAQ.pdf</a>
MA	<a href="https://www.mass.gov/how-to/file-a-health-care-complaint">https://www.mass.gov/how-to/file-a-health-care-complaint</a>	<a href="https://www.mass.gov/how-to/filing-an-insurance-complaint">https://www.mass.gov/how-to/filing-an-insurance-complaint</a>	<a href="https://www.mass.gov/news/pricing-transparency-provisions-of-an-act-promoting-a-resilient-health-care-system-that-puts-patients-first">https://www.mass.gov/news/pricing-transparency-provisions-of-an-act-promoting-a-resilient-health-care-system-that-puts-patients-first</a>
MI	<a href="https://www.michigan.gov/documents/ag/Consumer_Complaint_Form_-_paper_642450_7.pdf">https://www.michigan.gov/documents/ag/Consumer_Complaint_Form_-_paper_642450_7.pdf</a>	<a href="https://www.michigan.gov/difs/0,5269,7-303--560598--,00.html">https://www.michigan.gov/difs/0,5269,7-303--560598--,00.html</a> 1-833-ASK-DIFS 1-833-275-3437	<a href="https://www.michigan.gov/som">https://www.michigan.gov/som</a>
MN	<a href="https://www.ag.state.mn.us/Office/Complaint.asp">https://www.ag.state.mn.us/Office/Complaint.asp</a>	<a href="https://mn.gov/commerce/consumers/file-a-complaint/complaints/">https://mn.gov/commerce/consumers/file-a-complaint/complaints/</a>	<a href="https://www.health.state.mn.us/facilities/insurance/managedcare/faq/nosurprisesact.html">https://www.health.state.mn.us/facilities/insurance/managedcare/faq/nosurprisesact.html</a>
NE	<a href="https://ago.nebraska.gov/">https://ago.nebraska.gov/</a>	<a href="https://doi.nebraska.gov/consumer/consumer-help">https://doi.nebraska.gov/consumer/consumer-help</a>	<a href="https://www.nebraska.gov/apps-ago-complaints/?preSelect=CP_COMP_LAINT">https://www.nebraska.gov/apps-ago-complaints/?preSelect=CP_COMP_LAINT</a>
NJ	<a href="https://www.njoag.gov/contact/file-a-complaint/">https://www.njoag.gov/contact/file-a-complaint/</a>	<a href="https://www.nj.gov/dobi/division_consumers/insurance/outofnetwork.html">https://www.nj.gov/dobi/division_consumers/insurance/outofnetwork.html</a>	<a href="https://www.nj.gov/dobi/division_insurance/oonarbitration/data/210131report.html">https://www.nj.gov/dobi/division_insurance/oonarbitration/data/210131report.html</a>

State	Department of Attorney General	Surprise Billing or Department of Insurance	State Balance Billing Website
NY	<a href="https://ag.ny.gov/consumer-frauds/Filing-a-Consumer-Complaint">https://ag.ny.gov/consumer-frauds/Filing-a-Consumer-Complaint</a>	<a href="https://www.dfs.ny.gov/complaint">https://www.dfs.ny.gov/complaint</a>	<a href="https://www.dfs.ny.gov/consumers/health_insurance/surprise_medical_bills">https://www.dfs.ny.gov/consumers/health_insurance/surprise_medical_bills</a>
OH	<a href="https://www.ohioattorneygeneral.gov/Individuals-and-Families/Consumers/File-a-Complaint">https://www.ohioattorneygeneral.gov/Individuals-and-Families/Consumers/File-a-Complaint</a>	<a href="https://insurance.ohio.gov/strategic-initiatives/surprise-billing/resources/file-surprise-billing-complaint">https://insurance.ohio.gov/strategic-initiatives/surprise-billing/resources/file-surprise-billing-complaint</a>	<a href="https://insurance.ohio.gov/strategic-initiatives/surprise-billing">https://insurance.ohio.gov/strategic-initiatives/surprise-billing</a>
OR	<a href="https://www.doj.state.or.us/wp-content/uploads/2017/08/consumer_complaint.pdf">https://www.doj.state.or.us/wp-content/uploads/2017/08/consumer_complaint.pdf</a>	<a href="https://dfr.oregon.gov/help/complaints-licenses/Pages/file-complaint.aspx">https://dfr.oregon.gov/help/complaints-licenses/Pages/file-complaint.aspx</a> 1-888-877-4894	<a href="https://dfr.oregon.gov/news/2018/Pages/20180301-balance-billing.aspx">https://dfr.oregon.gov/news/2018/Pages/20180301-balance-billing.aspx</a>
PA	<a href="https://www.attorneygeneral.gov/submit-a-complaint/health-care-complaint/">https://www.attorneygeneral.gov/submit-a-complaint/health-care-complaint/</a>	<a href="#">No Surprises Bill Review Request Form (powerappsportals.us)</a>	<a href="#">Home (pa.gov)</a>

## State Balance Billing Laws and Requirements

*(Published State Summaries Provided Below)*

State	Emergency Services	Services at an in-network hospital or ambulatory surgical center and other protections
CA	No State Summary Issued	
CT	No State Summary Issued	
DE	No State Summary Issued	
FL	No State Summary Issued	
GA	No State Summary Issued	
IA	No State Summary Issued	
ID	No State Law	
IL	No State Summary Issued	
IN	No State Summary Issued	
MD	<p>If you are in a Health Maintenance Organization (HMO) governed by Maryland, you may not be balanced billed for services covered by your plan, including ground ambulance services. If you are in a PPO or EPO governed by Maryland law, hospital-based or on-call physicians paid directly by your PPO or EPO (assignment of benefits) may not balance bill you for services covered under your plan and can't ask you to waive your balance billing protections. If you use ground ambulance services operated by a local government provider who accepts an assignment of benefits from a plan governed by Maryland law, the provider may not balance bill you.</p> <p>If you believe you've been wrongly billed, you may contact the Health Education and Advocacy Unit (HEAU) of Maryland's Consumer Protection Division: Health Education and Advocacy Unit, Office of the Attorney General, 200 St. Paul Place, 16<sup>th</sup> Floor, Baltimore, Maryland 21202, Phone: (410) 528-1840 or toll free 1 (877) 261-8807, En español: 410-230-1712, Fax: (410) 576-6571, <a href="mailto:heau@oag.state.md.us">heau@oag.state.md.us</a>, website: <a href="http://www.marylandattorneygeneral.gov/Pages/CPD/HEAU">http://www.marylandattorneygeneral.gov/Pages/CPD/HEAU</a></p> <p>If you believe your health plan processed your claim incorrectly, you may contact the Maryland Insurance Administration: Maryland Insurance Administration, Life and Health Complaints Unit, 200 St. Paul Place, Suite 2700, Baltimore, Maryland 21202, Phone (410) 468-2260, website: <a href="http://www.insurance.maryland.gov">http://www.insurance.maryland.gov</a></p>	
MA	No State Summary Issued	
MI	No State Summary Issued	
MN	No State Summary Issued	
NE	No State Summary Issued	
NJ	No State Summary Issued	
NY	<p>You only have to pay your in-network cost-sharing (copayment, coinsurance, and deductible) for bills for out-of-network emergency services in a hospital.</p> <ul style="list-style-type: none"> <li>This includes bills from doctors, the hospital*, and beginning in January 2022, any other providers who treat you.</li> </ul>	<p>Surprise bills happen when an out-of-network provider treats you at an in-network hospital or ambulatory surgical center OR you are referred by an in-network doctor to an out-of-network provider. (In-network means in your health plan's network.) You only have to pay your in-network cost-sharing for a surprise bill.</p> <p><b>It's A Surprise Bill At An In-Network Hospital or Ambulatory Surgical Center if an Out-of-Network Provider Treats You and:</b></p>

<ul style="list-style-type: none"> <li>• This includes inpatient services if you are admitted to the hospital after your emergency room visit.</li> <li>• Your provider may only bill you for your in-network cost-sharing (copayment, coinsurance, or deductible) for emergency services, including inpatient services which follow an emergency room visit.</li> <li>• Let your health plan know if you receive a bill from an out-of-network provider for emergency services.</li> </ul>	<ul style="list-style-type: none"> <li>• An in-network provider was not available; OR</li> <li>• An out-of-network provider provided services without your knowledge; OR</li> <li>• Unforeseen medical services were provided when you received health care services.</li> </ul> <p>It is NOT a surprise bill if you chose to receive services from an out-of-network provider instead of from an available in-network provider before you got to the hospital or ambulatory surgical center.</p> <p>Beginning January 1, 2022, the following services will usually be a surprise bill when provided by an out-of-network provider in a hospital or ambulatory surgical center: emergency medicine, anesthesia, pathology, radiology, laboratory, neonatology, assistant surgeon, hospitalist, or intensivist services.</p> <p>If your health care services were <b>before January 1, 2022</b>, you are only protected from a surprise bill if you were treated by an out-of-network physician (and not other health care providers) at an in-network hospital or ambulatory surgical center.</p> <p><b>It's a Surprise Bill When Your In-Network Doctor Refers You to an Out-of-Network Provider if:</b></p> <ul style="list-style-type: none"> <li>• You did not sign a written consent that you knew the services were out-of-network and would not be covered by your health plan; AND</li> <li>• During a visit with your participating doctor, a non-participating provider treats you; OR</li> <li>• Your in-network doctor takes a specimen from you in the office (for example, blood) and sends it to an out-of-network laboratory or pathologist; OR</li> <li>• For any other health care services when referrals are required under your plan.</li> </ul> <p><b>If You Get a Surprise Bill Because An Out-of-Network Provider Treats You At An In-Network Hospital Or Ambulatory Surgical Center OR Your Doctor Refers You To An Out-of-Network Provider:</b></p> <ul style="list-style-type: none"> <li>• You only have to pay your in-network cost-sharing.</li> <li>• If an out-of-network provider bills you for any amount over your in-network cost-sharing (copayment, coinsurance, or deductible) this is called balance-billing.</li> <li>• If your doctor referred you to an out-of-network provider, you MUST send a <a href="#">Surprise Bill Certification Form</a> to your health plan and your provider to make sure that they know you</li> </ul>
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		<p>received a Surprise Bill and that you must be protected from balance billing.</p> <ul style="list-style-type: none"> <li>If an out-of-network provider treats you at an in-network hospital or ambulatory surgical facility, you <b>MUST</b> send a <a href="#">Surprise Bill Certification Form</a> to your health plan and your provider if you received the health care services before January 1, 2022 to make sure that they know you received a Surprise Bill and that you must be protected from balance billing. The form is not required for services provided after January 1, 2022 at an in-network hospital or ambulatory surgical facility, but it is recommended. You may also file a <a href="#">complaint</a> with DFS.</li> </ul>
OH	<p>Ohioans who get health insurance through plans regulated by the Ohio Department of Insurance are also protected from receiving surprise medical bills under Ohio law. Ohio law provides the following protections when you receive unanticipated out-of-network care:</p> <ul style="list-style-type: none"> <li>No balance billing for emergency services, including emergency services provided by an ambulance, even if they're provided out-of-network.</li> <li>No balance billing by out-of-network providers at an in-network facility when you're unable to choose an in-network provider.</li> <li>Your cost-sharing amounts, such as copayments, coinsurance, and deductibles, are limited to the amount you would pay for in-network services.</li> </ul> <p>Health plans regulated by the state of Ohio should have the letters "ODI" clearly denoted on your insurance identification card. You can find additional information at <a href="#">Surprise Billing   Department of Insurance (ohio.gov)</a>.</p>	
OR	No State Summary Issued	
PA	HMOs and PPOs are required to protect their enrollees	No Law