

Your Rights and Protections Against Surprise Medical Bills

EFFECTIVE JANUARY 1, 2022, YOU ARE PROTECTED FROM SURPRISE MEDICAL BILLS UNDER THE NO SURPRISES ACT.

What is “Surprise Billing” or “Balance Billing”?

When you receive medical care from an out-of-network provider, facility, or laboratory, you may owe more than your usual in-network costs. Some providers may bill you for the difference between what your health plan pays and the full amount charged for a service—this is called balance billing or surprise billing.

Under federal law, you are protected from balance billing in certain situations.

Your Rights Under the No Surprises Act

If you receive emergency services:

- You cannot be balance billed for emergency services, even if provided by an out-of-network provider or facility.
- You will only be responsible for your in-network cost-sharing amount (like copayments, coinsurance, and deductibles).
- You cannot be charged more than your plan’s in-network cost-sharing amount for emergency services.

If you receive non-emergency services from an out-of-network provider at an in-network facility:

- If your provider sends a sample (e.g., blood, tissue, or other specimen) to an out-of-network laboratory, you cannot be balance billed for that service.
- You will only be responsible for your in-network cost-sharing amount.
- Out-of-network laboratories cannot bill you for more unless you give written consent before receiving the service.

If you receive out-of-network services without your consent:

- If you did not knowingly choose an out-of-network provider or laboratory, you cannot be charged more than your in-network cost-sharing amount.
- You are not required to sign any balance billing consent form for emergency or certain non-emergency services.

What This Means for You

- You only pay your in-network cost-sharing amounts for covered services.
- You cannot be balance billed for emergency services or certain non-emergency services.
- You do not need to take action to receive these protections.

If you receive a bill that violates these protections, you have the right to dispute it.

If You Think You’ve Been Wrongfully Billed

You can contact:

- Your health plan to report improper billing.
- The U.S. Department of Health & Human Services at 1-800-985-3059 or visit www.cms.gov/nosurprises

You have 120 days from the date of the bill to file a dispute.

For more information about your rights, visit www.cms.gov/nosurprises

Effect of Specific State Rules

Some states have their own laws relating to balance or surprise billing for out-of-network laboratory or pathology services that may be different from those described here, including the states listed below.

ARIZONA RESIDENTS

Arizona law may provide protections to you and allow Mako to bill you for amounts that are different from those provided by the federal law as described in your rights and protections against surprise medical billing.

For more information regarding your protections against surprise billing, contact or visit:

- Arizona Department of Insurance and Financial Institutions
- Address: 100 N. 15th Ave. Ste. 261, Phoenix, AZ 85007-2630
- Phone: (602) 364-3100
- Email: soonbdr@azinsurance.gov
- Website: <https://difi.az.gov/soonbdrov/>

CALIFORNIA RESIDENTS

California law may provide protections to you and allow Mako to bill you for amounts that are different from those provided by the federal law as described in your rights and protections against surprise medical billing.

For more information regarding your protections against surprise billing, contact or visit:

- California Department of Insurance
- Phone: 1-800-927-4357
- Website: <https://www.insurance.ca.gov/01-consumers/110-health/60-resources/NoSurpriseBills.cfm>

COLORADO RESIDENTS

Colorado law may provide protections to you and allow Mako to bill you for amounts that are different from those provided by the federal law as described in your rights and protections against surprise medical billing.

For more information regarding your protections against surprise billing, contact or visit:

- Office of the Attorney General
- Address: 1300 Broadway, 10th Floor, Denver, CO 80203
- Telephone: (720) 508-6000
- Website: <https://coag.gov/file-complaint/>

CONNECTICUT RESIDENTS

The State of Connecticut does not have a state balance billing enforcement program or maintain publicly available information about its balance billing laws.

DELAWARE RESIDENTS

Delaware law may provide protections to you and allow MAKO to bill you for amounts that are different from those provided by the federal law as described in your rights and protections against surprise medical billing.

For more information regarding your protections against surprise billing, contact or visit:

- Delaware Department of Insurance
- Phone: 1-800-282-8611 (In Delaware Only) or (302) 674-7310
- Email: consumer@delaware.gov
- Website: <https://insurance.delaware.gov/services/filecomplaint/>

FLORIDA RESIDENTS

Florida has not designated a surprise billing enforcement agency.

GEORGIA RESIDENTS

Georgia law may provide protections to you and allow Mako to bill you for amounts that are different from those provided by the federal law as described in your rights and protections against surprise medical billing.

For more information regarding your protections against surprise billing, contact or visit:

- Office of Commissioner of Insurance
- Address: 2 Martin Luther King Jr. Dr., West Tower, Suite 702, Atlanta, GA 30334
- Telephone: (404) 656-2070
- Website: <https://oci.georgia.gov/>

ILLINOIS RESIDENTS

Illinois law may provide protections to you and allow MAKO to bill you for amounts that are different from those pro-

vided by the federal law as described in your rights and protections against surprise medical billing.

For more information regarding your protections against surprise billing, contact or visit:

- The Illinois Department of Insurance
- Phone: (877) 527-9431
- Website: <https://www2.illinois.gov/sites/Insurance/consumers/Pages/default.aspx>

INDIANA RESIDENTS

Indiana law may provide protections to you and allow MAKO to bill you for amounts that are different from those provided by the federal law as described in your rights and protections against surprise medical billing.

For more information regarding your protections against surprise billing, contact or visit:

- Indiana Department of Insurance, Consumer Service Department
- Address: 311 West Washington Street, Suite 300, Indianapolis, IN 46204-2787
- Telephone: 1-800-622-4461
- Email: consumerservices@idoi.in.gov
- Website: <https://www.in.gov/idoi/consumer-services/>

MAINE RESIDENTS

Maine law may provide protections to you and allow MAKO to bill you for amounts that are different from those provided by the federal law as described in your rights and protections against surprise medical billing.

For more information regarding your protections against surprise billing, contact or visit:

- Maine Bureau of Insurance
- Address: 34 State House Station, Augusta, ME 04333
- Telephone: 207-624-8475
- Email: insurance.pfr@maine.gov
- Website: <https://www.maine.gov/pfr/insurance/>

MARYLAND RESIDENTS

Maryland law may provide protections to you and allow MAKO to bill you for amounts that are different from those provided by the federal law as described in your rights and protections against surprise medical billing.

For more information regarding your protections against surprise billing, contact or visit:

- The Maryland Insurance Administration
- Address: 200 St. Paul Place, Suite 2700, Baltimore, Maryland 21202
- Telephone: 410-468-2000
- Email: insurance.mia@maryland.gov
- Website: www.insurance.maryland.gov

MASSACHUSETTS RESIDENTS

Massachusetts law may provide protections to you and allow MAKO to bill you for amounts that are different from those provided by the federal law as described in your rights and protections against surprise medical billing.

For more information regarding your protections against surprise billing, contact or visit:

- Health and Human Services of the Commonwealth of Massachusetts
- Address: 1 Ashburton Place, 11th Floor, Boston, Massachusetts 02108
- Telephone: (617) 573-1600
- Email: marylou.sudders@state.ma.us

MICHIGAN RESIDENTS

Michigan law may provide protections to you and allow MAKO to bill you for amounts that are different from those provided by the federal law as described in your rights and protections against surprise medical billing.

For more information regarding your protections against surprise billing, contact or visit:

- Michigan Department of Insurance and Financial Services
- Hotline: 877-999-6442
- Website: <https://www.michigan.gov/difs>

MISSISSIPPI RESIDENTS

Mississippi law may provide protections to you and allow MAKO to bill you for amounts that are different from those provided by the federal law as described in your rights and protections against surprise medical billing.

For more information regarding your protections against surprise billing, contact or visit:

- Mississippi Insurance Department, Office of the Insurance Commissioner
- Address: P.O. Box 79, Jackson, MS 39205
- Telephone: 601-359-3569
- Email: mike.chaney@mid.ms.gov
- Website: <http://www.mid.ms.gov>

MISSOURI RESIDENTS

Missouri law may provide protections to you and allow MAKO to bill you for amounts that are different from those provided by the federal law as described in your rights and protections against surprise medical billing.

For more information regarding your protections against surprise billing, contact or visit:

- Missouri Department of Insurance
- Address: PO Box 690, Jefferson City, MO 65102-0690
- Telephone: (573) 751-4126
- Email: news@difp.mo.gov
- Website: <https://insurance.mo.gov/consumers/health/managingcost.php>

NEBRASKA RESIDENTS

Nebraska law may provide protections to you and allow MAKO to bill you for amounts that are different from those provided by the federal law as described in your rights and protections against surprise medical billing.

For more information regarding your protections against surprise billing, contact or visit:

- Nebraska Department of Insurance
- Phone: 402-471-2201 or toll-free 1-877-564-7323
- Website: www.doi.nebraska.gov

NEVADA RESIDENTS

Nevada law may provide protections to you and allow MAKO to bill you for amounts that are different from those provided by the federal law as described in your rights and protections against surprise medical billing.

For more information regarding your protections against surprise billing, contact or visit:

- Nevada Department of Insurance, Consumer Compliance & Licensing
- Address: 1818 E. College Pkwy., Suite 103, Carson City, NV 89706
- Phone: (775) 687-0700
- Website: https://doi.nv.gov/Consumers/Health_and_Accident_Insurance/Balance_Billing_FAQs/

NEW HAMPSHIRE RESIDENTS

New Hampshire law may provide protections to you and allow MAKO to bill you for amounts that are different from those provided by the federal law as described in your rights and protections against surprise medical billing.

For more information regarding your protections against surprise billing, contact or visit:

- New Hampshire Insurance Department
- Address: 21 South Fruit Street, Suite 14, Concord, NH 03301
- Telephone: 1 (800) 852-3416
- Email: consumerservices@ins.nh.gov
- Website: <https://www.nh.gov/insurance/consumers/>

NEW JERSEY RESIDENTS

New Jersey law may provide protections to you and allow MAKO to bill you for amounts that are different from those provided by the federal law as described in your rights and protections against surprise medical billing.

For more information regarding your protections against surprise billing, contact or visit:

- New Jersey Department of Banking and Insurance
- Address: 20 West State Street, P.O. Box 325, Trenton, New Jersey 08625-0325
- Telephone: (609) 292-7272
- Email: marlene.caride@dobi.nj.gov
- Website: https://www.state.nj.us/dobi/division_consumers/insurance/outofnetwork.html

NEW MEXICO RESIDENTS

New Mexico law may provide protections to you and allow MAKO to bill you for amounts that are different from those provided by the federal law as described in your rights and protections against surprise medical billing.

For more information regarding your protections against surprise billing, contact or visit:

- New Mexico Licensing and Regulation Department
- Address: PO Box 25101, Santa Fe, NM 87504
- Telephone: (505) 469-0982
- Email: linda.trujillo@nmlegis.gov
- Website: <https://www.osi.state.nm.us/>

NEW YORK RESIDENTS

For patients in New York, if your insurance ID card says “fully insured coverage,” surprise bills include when your in-network doctor refers you to an out-of-network provider without your consent (including lab and pathology services). These providers can’t balance bill you and may not ask you to give up your protections not to be balance billed. These rights and protections are different from those described in your rights and protections against surprise medical billing.

For more information regarding your protections against surprise billing, contact or visit:

- New York State Department of Financial Services
- Address: 1 State Street, New York, NY 10004-1511
- Telephone: (800) 342-3736
- Email: consumers@dfs.ny.gov
- Website: <http://www.dfs.ny.gov>

OHIO RESIDENTS

Ohio law may provide protections to you and allow Mako to bill you for amounts that are different from those provided by the federal law as described in your rights and protections against surprise medical billing.

For more information regarding your protections against surprise billing, contact or visit:

- Ohio Department of Insurance
- Address: 50 W Town Street, Suite 300, Columbus, Ohio 43215
- Phone: 800-686-1526
- Website: <https://insurance.ohio.gov/wps/portal/gov/odi/consumers/health/surprise-billing>

OREGON RESIDENTS

Oregon law may provide protections to you and allow Mako to bill you for amounts that are different from those provided by the federal law as described in your rights and protections against surprise medical billing.

For more information regarding your protections against surprise billing, contact or visit:

- Department of Consumer and Business Services, Division of Financial Regulation
- Address: P.O. Box 14480, Salem, OR 97309-0405
- Telephone: 888-877-4894
- Website: <https://www.oregon.gov/dCBS/pages/index.aspx>

PENNSYLVANIA RESIDENTS

Pennsylvania law may provide protections to you and allow MAKO to bill you for amounts that are different from those provided by the federal law as described in your rights and protections against surprise medical billing.

For more information regarding your protections against surprise billing, contact or visit:

- Pennsylvania Department of Insurance
- Address: 1326 Strawberry Square, Harrisburg, PA 17120
- Telephone: (717) 787-0872
- Website: <https://expressforms.pa.gov/apps/pa/insurance/contact-us>

TEXAS RESIDENTS

Texas law may provide protections to you and allow MAKO to bill you for amounts that are different from those provided by the federal law as described in your rights and protections against surprise medical billing.

For more information regarding your protections against surprise billing, contact or visit:

- Texas Department of Insurance
- Phone: 800-252-3439
- Website: <https://www.tdi.texas.gov/tips/texas-protects-consumers-from-surprise-medical-bills.html>

VIRGINIA RESIDENTS

Consumers covered under (i) fully-insured policies issued in Virginia, (ii) the Virginia state employee health benefit plan; or (iii) a self-funded group or plan that opted in to the Virginia protections are also protected from balance bill-

ing under Virginia law. These protections may differ from those provided by the federal law.

For more information regarding your protections against surprise billing, contact or visit:

- The State Corporation Commission Bureau of Insurance
- Address: Bureau of Insurance – SCC, P.O. Box 1157, Richmond, Virginia 23218
- Telephone: 877-310-6560
- Email: bureauofinsurance@scc.virginia.gov
- Website: <https://scc.virginia.gov/pages/Balance-Billing-Protection>

WASHINGTON RESIDENTS

Washington law may provide protections to you and allow MAKO to bill you for amounts that are different from those provided by the federal law as described in your rights and protections against surprise medical billing.

For more information regarding your protections against surprise billing, contact or visit:

- Washington Office of the Insurance Commissioner
- Phone: 800-562-6900
- Website: <https://www.insurance.wa.gov/file-complaint-or-check-your-complaint-status>

WEST VIRGINIA RESIDENTS

West Virginia law may provide protections to you and allow MAKO to bill you for amounts that are different from those provided by the federal law as described in your rights and protections against surprise medical billing.

For more information regarding your protections against surprise billing, contact or visit:

- Offices of Insurance Commissioner
- Address: P.O. Box 50540, Charleston, West Virginia 25305-0540
- Telephone: (304) 558-3354
- Website: <https://www.wvinsurance.gov>