

HAVE YOU RECEIVED A SURPRISE MEDICAL BILL FROM YOUR DOCTOR OR HOSPITAL?

NEW MEXICO RECENTLY BANNED SURPRISE MEDICAL BILLS. IF YOU BELIEVE YOU WERE UNFAIRLY CHARGED FOR A MEDICAL PROCEDURE, HERE'S HOW YOU CAN PROTECT YOUR WALLET.



AM I PROTECTED?

- I have health insurance.
- I was charged an amount more than my insurance plan's co-pays, coinsurance, deductible, or out-of-pocket maximum for medical services.
- I received medical services at a medical facility in my provider network or required urgent emergency services at an out-of-network medical facility.

WHAT TO DO IF YOU RECEIVE A SURPRISE MEDICAL BILL

- 1 Contact your doctor, hospital, and insurance company.**
 - Request an itemized bill from your doctor or hospital.
 - Explain that you received a surprise bill for an essential medical service that should have been covered by your insurance.
 - If they say your doctor was "out-of-network," explain that you did not know that you were not informed of this, especially if it's an emergency situation.
- 2 If the issue is not resolved, file an appeal with your insurance company.**
 - Look at your Explanation of Benefits to learn about your insurance company's appeal process.
 - File an appeal with a detailed explanation of your situation and why your bills need to be covered.
 - If your bill is out-of-network, explain that the situation was beyond your control and that you are protected under the New Mexico Surprise Billing Protection Act.
- 3 If the issue is still not resolved, file a complaint with OSI.**
 - The New Mexico Office of the Superintendent of Insurances (OSI) is here to help. Their staff can help you navigate a surprise bill. Visit <https://bit.ly/33Dqbmj> to file a complaint online.
 - If you have questions during the process, you can call OSI at (855) 427-5674.