

# Summary of State Balance Billing Protections

## 1. Arizona

Arizona also provides various balance billing protections. In most instances, your health plan must hold you harmless for charges above your in-network cost share amount for emergency services provided by out-of-network providers at in-network facilities. Claims over \$1,000 may also be eligible for dispute resolution. For more information about your specific rights under Arizona law, visit [www.difi.az.gov](http://www.difi.az.gov).

- Visit [www.cms.gov/nosurprises/consumers](http://www.cms.gov/nosurprises/consumers) for more information about your rights under federal law.
- Visit [www.difi.az.gov](http://www.difi.az.gov) for more information about your rights under Arizona law.

## 2. California

California also provides various balance billing protections. In most instances, you cannot be charged more than your in-network cost share amount for emergency and non-emergency services. California also has a voluntary, non-binding dispute-resolution process for emergency services. For more information about your specific rights under California law, visit [www.insurance.ca.gov](http://www.insurance.ca.gov).

- Visit [www.cms.gov/nosurprises/consumers](http://www.cms.gov/nosurprises/consumers) for more information about your rights under federal law.
- Visit [www.insurance.ca.gov](http://www.insurance.ca.gov) for more information about your rights under California law.

## 3. Colorado

Colorado also provides various balance billing protections. In most instances, you cannot be charged more than your in-network cost share amount for emergency and non-emergency services. For more information about your specific rights under Colorado law, visit [www.doi.colorado.gov](http://www.doi.colorado.gov).

- Visit [www.cms.gov/nosurprises/consumers](http://www.cms.gov/nosurprises/consumers) for more information about your rights under federal law.
- Visit [www.doi.colorado.gov](http://www.doi.colorado.gov) for more information about your rights under Colorado law.

## 4. Connecticut

Connecticut also provides various balance billing protections. In most instances, you cannot be charged more than your in-network cost share amount for emergency services, and non-emergency services provided at in-network facilities. For more information about your specific rights under Connecticut law, visit [www.portal.ct.gov/CID](http://www.portal.ct.gov/CID).

- Visit [www.cms.gov/nosurprises/consumers](http://www.cms.gov/nosurprises/consumers) for more information about your rights under federal law.
- Visit [www.portal.ct.gov](http://www.portal.ct.gov) for more information about your rights under Connecticut law.

## 5. Delaware

Delaware also provides various balance billing protections. In most instances, your health plan must hold you harmless for emergency services provided by out-of-network providers at out-of-network facilities. Providers also cannot balance bill you for non-emergency services provided at in-network facilities without obtaining your consent. For more information about your specific rights under Delaware law, visit [www.insurance.delaware.gov](http://www.insurance.delaware.gov).

- Visit [www.cms.gov/nosurprises/consumers](http://www.cms.gov/nosurprises/consumers) for more information about your rights under federal law.
- Visit [www.insurance.delaware.gov](http://www.insurance.delaware.gov) for more information about your rights under Delaware law.

## 6. Florida

Florida also provides various balance billing protections. In most instances, you cannot be charged more than your in-network cost share amount for emergency and non-emergency services. For more information about your specific rights under Florida law, visit [www.floir.com/index.aspx](http://www.floir.com/index.aspx).

- Visit [www.cms.gov/nosurprises/consumers](http://www.cms.gov/nosurprises/consumers) for more information about your rights under federal law.
- Visit [www.floir.com/index.aspx](http://www.floir.com/index.aspx) for more information about your rights under Florida law.

## 7. Illinois

Illinois also provides various balance billing protections. In most instances, you cannot be charged more than your in-network cost share amount for emergency and non-emergency services provided by out-of-network providers at in-network facilities. For more information about your specific rights under Illinois law, visit [www2.illinois.gov/sites/Insurance](http://www2.illinois.gov/sites/Insurance).

- Visit [www.cms.gov/nosurprises/consumers](http://www.cms.gov/nosurprises/consumers) for more information about your rights under federal law.
- Visit [www2.illinois.gov/sites/Insurance](http://www2.illinois.gov/sites/Insurance) for more information about your rights under Illinois law.

## 8. Indiana

Indiana also provides various balance billing protections. In most instances, you cannot be charged more than your in-network cost share amount for emergency services, and for non-emergency services provided at in-network facilities. For more information about your rights under Indiana law, visit [www.in.gov/idoi/](http://www.in.gov/idoi/).

- Visit [www.cms.gov/nosurprises/consumers](http://www.cms.gov/nosurprises/consumers) for more information about your rights under federal law.
- Visit [www.in.gov/idoi/](http://www.in.gov/idoi/) for more information about your rights under Indiana law.

## 9. Massachusetts

Massachusetts also provides various balance billing protections. In most instances, you cannot be charged more than your in-network cost share amount for emergency and non-emergency services provided by out-of-network providers at in-network facilities. For more information about your rights under Massachusetts law, visit [www.mass.gov/orgs/division-of-insurance](http://www.mass.gov/orgs/division-of-insurance).

- Visit [www.cms.gov/nosurprises/consumers](http://www.cms.gov/nosurprises/consumers) for more information about your rights under federal law.

- Visit [www.mass.gov/orgs/division-of-insurance](http://www.mass.gov/orgs/division-of-insurance) for more information about your rights under Massachusetts law.

#### 10. **Maryland**

Maryland also provides various balance billing protections. In most instances, you cannot be charged more than your in-network cost share amount for emergency services, and for non-emergency services provided by out-of-network providers at in-network facilities. For more information about your rights under Maryland law, visit [www.insurance.maryland.gov](http://www.insurance.maryland.gov).

- Visit [www.cms.gov/nosurprises/consumers](http://www.cms.gov/nosurprises/consumers) for more information about your rights under federal law.
- Visit [www.insurance.maryland.gov/Pages](http://www.insurance.maryland.gov/Pages) for more information about your rights under Maryland law.

#### 11. **Michigan**

Michigan also provides various balance billing protections. In most instances, you cannot be charged more than your in-network cost share amount for emergency services, and for non-emergency services provided by out-of-network providers at in-network facilities. For more information about your rights under Michigan law, visit [www.michigan.gov/difs](http://www.michigan.gov/difs).

- Visit [www.cms.gov/nosurprises/consumers](http://www.cms.gov/nosurprises/consumers) for more information about your rights under federal law.
- Visit [www.michigan.gov/difs](http://www.michigan.gov/difs) for more information about your rights under Michigan law.

#### 12. **Minnesota**

Minnesota also provides various balance billing protections. In most instances, your plan must hold you harmless for amounts beyond your in-network cost share amount for non-emergency services provided by out-of-network providers at in-network facilities. For more information about your rights under Minnesota law, visit [www.mn.gov/commerce/consumers/your-insurance](http://www.mn.gov/commerce/consumers/your-insurance).

- Visit [www.cms.gov/nosurprises/consumers](http://www.cms.gov/nosurprises/consumers) for more information about your rights under federal law.
- Visit [www.mn.gov/commerce/consumers/your-insurance](http://www.mn.gov/commerce/consumers/your-insurance) for more information about your rights under Minnesota law.

#### 13. **Missouri**

Missouri also provides various balance billing protections. In most instances, you cannot be charged more than your in-network cost share amount for emergency services provided by out-of-network providers at in-network facilities. For more information about your rights under Missouri law, visit [www.insurance.mo.gov](http://www.insurance.mo.gov).

- Visit [www.cms.gov/nosurprises/consumers](http://www.cms.gov/nosurprises/consumers) for more information about your rights under federal law.
- Visit [www.insurance.mo.gov](http://www.insurance.mo.gov) for more information about your rights under Missouri law.

#### 14. **Mississippi**

Mississippi also provides various balance billing protections. In most instances, you cannot be charged more than your in-network cost share amount for emergency services, and for non-emergency services provided by out-of-network providers at in-network facilities. For more information about your rights under Mississippi law, visit [www.mid.ms.gov/about/commissioner.aspx](http://www.mid.ms.gov/about/commissioner.aspx).

- Visit [www.cms.gov/nosurprises/consumers](http://www.cms.gov/nosurprises/consumers) for more information about your rights under federal law.
- Visit [www.mid.ms.gov/about/commissioner.aspx](http://www.mid.ms.gov/about/commissioner.aspx) for more information about your rights under Mississippi law.

#### 15. North Carolina

North Carolina also provides various balance billing protections. In most instances, your health plan must hold you harmless for amounts beyond your in-network cost share amount for emergency services provided by out-of-network providers. For more information about your rights under North Carolina law, visit [www.ncdoi.gov](http://www.ncdoi.gov).

- Visit [www.cms.gov/nosurprises/consumers](http://www.cms.gov/nosurprises/consumers) for more information about your rights under federal law.
- Visit [www.ncdoi.gov](http://www.ncdoi.gov) for more information about your rights under North Carolina law.

#### 16. New Jersey

New Jersey also provides various balance billing protections. In most instances, you cannot be charged more than your in-network cost share amount for emergency services, and for non-emergency services provided by out-of-network providers at in-network facilities. For more information about your rights under New Jersey law, visit [www.state.nj.us/dobi/index.html](http://www.state.nj.us/dobi/index.html).

- Visit [www.cms.gov/nosurprises/consumers](http://www.cms.gov/nosurprises/consumers) for more information about your rights under federal law.
- Visit [www.state.nj.us/dobi/index.html](http://www.state.nj.us/dobi/index.html) for more information about your rights under New Jersey law.

#### 17. New Mexico

New Mexico also provides various balance billing protections. In most instances, you cannot be charged more than your in-network cost share amount for emergency services, and for non-emergency services provided by out-of-network providers at in-network facilities. For more information about your rights under New Mexico law, visit [www.newmexico.gov/category/other-affected-services/office-of-the-superintendent-of-insurance](http://www.newmexico.gov/category/other-affected-services/office-of-the-superintendent-of-insurance).

- Visit [www.cms.gov/nosurprises/consumers](http://www.cms.gov/nosurprises/consumers) for more information about your rights under federal law.
- Visit [www.newmexico.gov/category/other-affected-services/office-of-the-superintendent-of-insurance](http://www.newmexico.gov/category/other-affected-services/office-of-the-superintendent-of-insurance) for more information about your rights under New Mexico law.

#### 18. Nevada

Nevada also provides various balance billing protections. In most instances, your health plan must hold you harmless for amounts beyond your in-network cost share amount for emergency services provided by out-of-network providers and facilities. For more information about your rights under Nevada law, visit [www.doi.nv.gov](http://www.doi.nv.gov).

- Visit [www.cms.gov/nosurprises/consumers](http://www.cms.gov/nosurprises/consumers) for more information about your rights under federal law.
- Visit [www.doi.nv.gov](http://www.doi.nv.gov) for more information about your rights under Nevada law.

#### 19. **Ohio**

Ohio also provides various balance billing protections. In most instances, your health plan must hold you harmless for amounts beyond your in-network cost share amount for emergency services by out-of-network providers, facilities, and ground ambulance service providers, and for non-emergency services by out-of-network providers at in-network facilities. For more information about your rights under Ohio law, visit [www.insurance.ohio.gov](http://www.insurance.ohio.gov).

- Visit [www.cms.gov/nosurprises/consumers](http://www.cms.gov/nosurprises/consumers) for more information about your rights under federal law.
- Visit [www.insurance.ohio.gov](http://www.insurance.ohio.gov) for more information about your rights under Ohio law

#### 20. **Oregon**

Oregon also provides various balance billing protections. In most instances, you cannot be charged more than your in-network cost share amount for emergency services, and for non-emergency services provided by out-of-network providers at in-network facilities. For more information about your rights under Oregon law, visit [www.dfr.oregon.gov/Pages/index.aspx](http://www.dfr.oregon.gov/Pages/index.aspx).

- Visit [www.cms.gov/nosurprises/consumers](http://www.cms.gov/nosurprises/consumers) for more information about your rights under federal law.
- Visit [www.dfr.oregon.gov/Pages/index.aspx](http://www.dfr.oregon.gov/Pages/index.aspx) for more information about your rights under Oregon law.

#### 21. **Pennsylvania**

Pennsylvania also provides various balance billing protections. In most instances, your plan must hold you harmless for amounts beyond your in-network cost share amount for emergency services. For more information about your rights under Pennsylvania law, visit [www.insurance.pa.gov](http://www.insurance.pa.gov).

- Visit [www.cms.gov/nosurprises/consumers](http://www.cms.gov/nosurprises/consumers) for more information about your rights under federal law.
- Visit [www.insurance.pa.gov](http://www.insurance.pa.gov) for more information about your rights under Pennsylvania law.

#### 22. **Texas**

Texas also provides various balance billing protections. In most instances, you cannot be charged more than your in-network cost share amount for emergency services, and for non-emergency services provided by out-of-network providers at in-network facilities. For more information about your rights under Texas law, visit [www.tdi.texas.gov](http://www.tdi.texas.gov).

- Visit [www.cms.gov/nosurprises/consumers](http://www.cms.gov/nosurprises/consumers) for more information about your rights under federal law.
- Visit [www.tdi.texas.gov](http://www.tdi.texas.gov) for more information about your rights under Texas law.

### 23. **Washington**

Washington also provides various balance billing protections. In most instances, you cannot be charged more than your in-network cost share amount for emergency services, and for non-emergency services provided by out-of-network providers at in-network facilities. For more information about your rights under Washington law, visit [www.insurance.wa.gov](http://www.insurance.wa.gov).

- Visit [www.cms.gov/nosurprises/consumers](http://www.cms.gov/nosurprises/consumers) for more information about your rights under federal law.
- Visit [www.insurance.wa.gov](http://www.insurance.wa.gov) for more information about your rights under Washington law