

## COLORADO SURPRISE / BALANCE BILLING DISCLOSURE

**Effective January 1, 2020**, Colorado law protects you from certain unexpected medical bills — known as “surprise billing” or “balance billing” — when you receive care from out-of-network providers or facilities in specific situations.

This notice explains your rights and protections under the law.

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### What Is Surprise / Balance Billing?

If you receive care from a provider who is not in your health plan’s network (called “out-of-network”), you may be billed for the difference between what your insurance pays and what the provider charges. This is called **balance billing** or a **surprise bill**.

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### When You Are Protected from Balance Billing

You are **protected from balance billing** when you receive:

- **Emergency services** (excluding ground/air ambulance) from an out-of-network provider or facility in Colorado
- **Non Emergency services** from an out-of-network provider working at an in-network facility, where you had no reasonable opportunity to choose an in-network provider

In these cases:

- You are only responsible for your **in-network cost-sharing amounts** (like copays, coinsurance, or deductibles)
  - **You cannot be billed** for additional amounts by the out-of-network provider
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### When These Protections Do Not Apply

You **may be balance billed** if:

- You intentionally receive **nonemergency services** from an out-of-network provider or facility, like Rocky Mountain Natural Medicine
- You sign a voluntary consent to be treated by an out-of-network provider after being informed of your rights

In these situations, **you are responsible for the full cost of care** unless your health plan offers out-of-network reimbursement.

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### **Additional Patient Protections**

- Your health insurance plan must apply any amounts you pay toward your **deductible and out-of-pocket maximum**
  - You cannot be asked to waive your rights under the law
  - Providers must refund any overpayment within **60 days**
  - If you believe you've received a bill in violation of these protections, you may file a complaint
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### **Questions or Complaints?**

Contact your insurance company using the number on your ID card.

You may also contact the **Colorado Division of Insurance**:

- Phone: 303-894-7490 or 1-800-930-3745
- Online Complaint Form: <https://doi.colorado.gov/for-consumers/file-a-complaint>