

# Surprise Billing Disclosure Notice

## Steadfast Family Medicine

This notice describes your rights and protections against surprise medical bills, in compliance with the **No Surprises Act** (federal law effective January 1, 2022).

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### Protection From Surprise Billing

When you receive emergency care or are treated by an out-of-network provider at an in-network hospital or facility, you are protected from **surprise billing** (also known as **balance billing**).

**Balance billing** happens when an out-of-network provider bills you for the difference between their charge and the amount your insurance pays. Under federal law, you are only responsible for your **in-network cost-sharing amounts** (such as copayments, coinsurance, and deductibles).

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### Emergency Services

If you receive **emergency services**, you cannot be balance billed, even if:

- The provider or facility is out of network
- You did not give consent to receive out-of-network care

This includes services provided after you are stabilized, unless you give written consent to waive your protections.

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### Certain Non-Emergency Services at In-Network Facilities

You are also protected from balance billing for certain **non-emergency services** when provided by out-of-network providers at **in-network facilities**, such as:

- Ancillary services (including lab work or diagnostic services)
- Services from providers you did not choose

In these situations, you may not be billed more than your in-network cost-sharing amount.

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## When Balance Billing Is Allowed

In limited situations, you may choose to receive care from an out-of-network provider and **give written consent** to waive your protections.

If you do so:

- You will receive a **written notice and consent form** explaining the costs
- You may be billed out-of-network charges

You are **never required** to waive your protections and should not be pressured to do so.

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## Your Rights Under Federal Law

Under the No Surprises Act, you have the right to:

- Receive a clear explanation of your billing protections
  - Pay only your in-network cost-sharing amount
  - Access a federal dispute resolution process if you believe you were billed incorrectly
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## Questions or Concerns

If you believe you have received a surprise bill or have questions about this notice, you may:

- Contact Steadfast Family Medicine directly
    - n- Contact the federal No Surprises Help Desk:
      - **Phone:** 1-800-985-3059
      - **Website:** [www.cms.gov/nosurprises](https://www.cms.gov/nosurprises)
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*This notice is provided to comply with federal law and is intended to inform patients of their billing rights and protections.*