

SIPS

SOUTHERN INTERVENTIONAL PAIN SPECIALISTS

Your Rights and Protections Against Surprise Medical Bills

Federal No Surprises Act and Mississippi balance-billing protections

When you receive emergency care or certain non-emergency services from an out-of-network provider at an in-network hospital, hospital outpatient department, or ambulatory surgical center, federal law may protect you from surprise billing or balance billing.

What is balance billing?

If a provider or facility is out of your health plan's network, you might otherwise be billed the difference between the provider's charge and what your plan pays. This is called balance billing. A surprise bill is an unexpected balance bill.

Federal protections

Emergency services. For protected emergency services from an out-of-network provider or facility, you generally may be charged only your plan's in-network cost-sharing amount and may not be balance billed.

Certain services at an in-network facility. When you receive care at an in-network hospital, hospital outpatient department, or ambulatory surgical center, federal law generally prohibits balance billing by certain out-of-network providers. For some other non-emergency out-of-network services, federal notice-and-consent rules may apply.

You are never required to give up federal protections from balance billing. You are not required to receive out-of-network care when an in-network provider is available.

Mississippi protection

Mississippi law also provides balance-billing protection in certain circumstances. Under Mississippi Code Section 83-9-5, when an out-of-network provider accepts assignment of insurance benefits, the insurer's direct payment is generally treated as payment in full except for applicable deductible, copayment, or coinsurance amounts.

Questions or complaints

For questions about a SIPS bill, call 601-891-5524. For federal No Surprises Act information or complaints, call the No Surprises Help Desk at 1-800-985-3059. For Mississippi insurance or balance-billing assistance, contact the Mississippi Insurance Department at 1-800-562-2957.

SIPS Privacy / Civil Rights Contact
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