

Attention Patients who are <u>out-of-network</u> or <u>have NO insurance</u>:

The No Surprises Act was enacted on January 1, 2022, to provide additional billing rights and protections to self-pay patients and those using insurance with an out-of-network plan.

Under this law, healthcare providers must provide patients who are using out-of-network insurance or who have no insurance with an estimate of what their visit to the facility may cost. This statement is called a "Good Faith Estimate (GFE)."

Important:

- The law protects patients against "Surprise" balancing billing.
- As a patient using out-of-network insurance, or paying, out-of-pocket, you have the right to receive a GFE. A GFE is an estimate of the total expected charges of the patient's visit and does not reflect other services requested and added by the patient at the time of service.
- Any bill received which is "Substantially in excess" (\$400 or more) of the total expected charges listed on the GFE can be disputed.

Please contact Pediatric Partners of Virginia's Billing Department if you wish to begin the dispute process at (804) 323-9100 or <u>billing@ppvkids.com</u>.

Does this apply to you? Unsure if it does? Find out!

Please inform the front desk if you are using out-of-network insurance or if you do not have insurance. You can find out about our network status with your insurance plan by contacting the insurance company directly using the number on the back of your insurance card. If you have questions about this process, please contact the billing office at (804) 323-9100.