

Avoiding Surprises in Your Medical Bills

When the amount your health plan pays to an out-of-network provider (such as a doctor or hospital) is less than the provider's bill, the provider might bill you for the difference. There are steps you can take to avoid unexpected bills when you are planning for medical care.



1

Know your coverage.

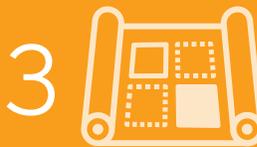
Learn about your health plan's coverage for providers who are not in your plan's network.



2

Check network status.

Find out which providers are in your health plan's network. Use your health plan's online directory and call to double-check. If you need to see a specialist, check to make sure they are in the network.



3

Prepare ahead of time.

If you will be having a procedure, ask your doctor where it will take place and who might be involved in your care. Check with your health plan to make sure everyone who will be involved in your care is in your plan's network.



4

Ask for help.

If you think you received an incorrect medical bill, seek help.

There are also ways to reduce your chance of receiving an unexpected bill in case of an emergency. For more information and a checklist, read *Avoiding Surprises in Your Medical Bills: A Guide for Consumers*, available at hfma.org/consumerguide