Your Rights and Protections Against Surprise Medical Bills

Effective January 1, 2022

What Is “Balance Billing” (Sometimes Called “Surprise Billing”)?

When you see a doctor or other healthcare provider, you may owe certain out-of-pocket costs, such as a copayment, coinsurance, or a deductible. If you see a provider or visit a facility not in your health plan’s network, you may be charged the difference between what your plan pays and what the provider bills you. This is called 'balance billing' and is often more than in-network costs.

You Are Protected From Balance Billing:

- When receiving emergency services, even if you get them out-of-network.

- When receiving care at an in-network hospital or ambulatory surgical center by an out-of-network provider.

- Out-of-network providers can’t bill you more than your in-network cost-sharing amounts in these situations.

You Have the Right to a Good Faith Estimate

- If you don’t have insurance or are not using insurance, you have the right to:

  • Receive a Good Faith Estimate of what your medical services will cost.

  • Ask for a written estimate before you schedule or receive care.

  • Dispute a bill that is $400 or more above the estimate.

If You Believe You Have Been Wrongfully Billed:

You may contact:

The U.S. Department of Health and Human Services

Phone: 1-800-985-3059

Website: https://www.cms.gov/nosurprises

Contact Our Office

Practice Name: Burnley Spine & Sport Chiropractic, LLC

Phone: 256-469-2035

Privacy/Compliance Officer: Christina Putnam

Effective Date: June 11, 2025