



No Surprise Billing Act Frequently Asked Questions

Beginning January 1, 2022, Federal law protects you from 'surprise billing' or 'balance billing' if you receive covered emergency care or are treated at an in-network hospital or outpatient surgical facility in Guam, CNMI, or Continental US.

1. If I receive emergency services at a non-participating provider, do I need to contact StayWell?

Yes. Follow all requirements found in member handbook, including making sure your StayWell insurance information is provided to the facility or provider.

2. When I receive emergency services at a non-participating provider, should I pay in full?

No. You should not pay anything. The final bill will be sent to StayWell and an agreement will be reached between StayWell and the Provider/Facility. You will only be responsible for your cost share according to your plan.

3. I paid my emergency services at a non-participating provider, what do I need to submit to StayWell to get reimbursed?

In order for the non-participating provider to have charged you, you would have had to sign a waiver giving up your rights. If you are treated at a non-participating provider for emergency services, you are by law not required to pay anything until an agreement between the provider and StayWell has been reached.

The member handbook has a list of what's required to file for reimbursement. Clean claims will be processed according to Plan benefits.

4. How long will it take to get reimbursed?

Generally, when a member pays in full and seeks reimbursement from StayWell, the reimbursement is processed and paid within 30 days. The turnaround time is delayed if there is a lack of information to process the reimbursement.

5. I am enrolled in the StayWell Silver Asia Pacific Plan, does the No Surprise Act apply to emergency services in the continental U.S.?

No. If you are part of a plan that excludes services in the continental U.S., this regulation does not apply.

6. What do I need to do if I receive emergency services at a non-participating provider and the provider balance bills me?

If you believe you've been wrongly billed or would like additional information, you may contact The Department of Health and Human Services (HHS) at 1-800-985-3059 or visit their website www.cms.gov/nosurprises

We also ask you notify StayWell.

7. If I receive care at a non-participating urgent care provider and transferred to an Emergency Room, would the No Surprise Act apply for the charges at the urgent care facility?

Yes. All services related to your emergency and stabilization are covered under this regulation.

8. Does the No Surprise Act cover emergency services that are exclusions on my health plan?

No. Any exclusion your health plan states for in-network providers is applicable to out of network or non-participating providers as well.

9. What if I went to a non-participating provider because of an emergency condition and after stabilization, I would need inpatient care?

You as a patient or your authorized care giver, have the option to decide where to continue care. Whether you remain at the non-participating provider or you work out an arrangement for discharge or for transfer to another facility, your plan will cover based on the terms of your policy and the applicable law. StayWell offers access to a broad network of facilities and specialists. StayWell staff will be available to provide information to assist you in arriving at an informed decision.