Surprise Bills
A surprise bill is a bill you get for eligible health services that were not emergency services. The bill is from an out-of-network provider who performed services while you were in a network hospital or facility.

1. These services were in addition to those performed by a network provider.
2. You may have pre-certified the procedure or service, but you did not knowingly choose to receive services from an out-of-network provider.

A surprise bill is not a bill for services received when a network provider was available and you knowingly choose to use an out-of-network provider.

Contact Member Services if you receive a surprise bill. You only have to pay the same coinsurance, copayment, deductible or other out-of-pocket expense that you would pay if you had used a network provider.