

More transparency in health care: 3 things to know about the No Surprises Act



Your employees have had a win on Capitol Hill, even if they don't know about it. [The No Surprises Act](#) is designed to protect people when it comes to out-of-network bills for emergency and ancillary care. Coupled with a separate administrative mandate from 2020 stating that hospitals must publicly display negotiated and no-insurance prices for services, it's part of a movement offering more transparency to anyone who accesses the health care system.

Here are three things to know about what the No Surprises Act means for you and your employees:¹

- 1. No surprise emergency bills:** Most emergency services must be treated on an in-network basis. If you or a loved one is ever in a situation where an air ambulance is called, you won't have time to think about whether it's a covered service. Now you won't have to. Keeping your out-of-pocket costs down, the No Surprises Act helps free you to focus on the medical emergency at hand.
- 2. No upcharge for ancillary care:** You can't be charged out-of-network prices for support care (such as an anesthesiologist) at an in-network facility. It's kind of scary to think that an in-network health care facility could charge you extra for receiving care from an out-of-network provider who works there. And that nobody would have to tell you beforehand; you'd just receive the bill in the mail, when it's too late to change anything. But that's exactly what's been happening—until now.
- 3. No notice, no surprise bill:** Health care providers and facilities must notify you and receive your consent before administering out-of-network care in most nonemergency cases. If they don't, you can take legal action. While providers and facilities previously weren't required to give patients a courteous heads-up about certain care being out of network, this new legislation lets you stay in control of your care and the associated costs. With the No Surprises Act, you and your employees can now hold your health care providers accountable to the rules.

But let's face it—health insurance was never intended to cover everything. Want to help protect your employees from unexpected costs related to medical care? Contact your Aflac benefits advisor or visit [Aflac.com/business](https://www.aflac.com/business).

¹ U.S. Department of Health & Human Services. "HHS Announces Rule to Protect Consumers From Surprise Medical Bills." Published 7.1.2021. [Accessed 10.4.2021](#).

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