State of Idaho DEPARTMENT OF INSURANCE

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No Surprises Act – New Consumer Protections in Effect

BOISE, ID (*January 19, 2022*) – Effective January 1, 2022, the federal No Surprises Act provides new protections for unexpected or excessive medical bills consumers may receive from health care providers, including hospitals, physicians, ambulances, and other medical professionals. The Department of Insurance can help Idahoans understand and utilize these new consumer protections, regardless of whether they have health insurance.

The new law prevents health care providers from "surprise balance billing" in emergency, and some non-emergency situations, among other protections. For uninsured patients, health care providers must provide a good-faith estimate of the total cost of the services they will receive, when services are scheduled in advance.

"These new protections will help Idahoans avoid unexpected high medical bills when they receive care from an out-of-network provider through no fault of their own," said Director Dean Cameron. "However, it remains very important for Idaho consumers to select in-network providers when scheduling medical services."

The Department has published an overview of the No Surprises Act on its website at <u>doi.idaho.gov/nosurprises</u> and anticipates publishing more detailed guidance in the near future.

Requests for additional information or other inquiries regarding the No Surprises Act can be directed to Consumer Affairs at (208) 334-4319 or <u>consumeraffairs@doi.idaho.gov</u>.

About the Department of Insurance

The Idaho Department of Insurance has been regulating the business of insurance in Idaho since 1901. The mission of the Department is to serve and protect Idahoans by equitably, effectively and efficiently administering the Idaho Insurance Code and the International Fire

Code. For more information, please visit us at <u>doi.idaho.gov</u> or email us at <u>consumeraffairs@doi.idaho.gov</u>.