



Summary of State Balance Billing Protections

1. Arizona

Arizona provides various balance billing protections. In most instances, your health plan must hold you harmless for charges above your in-network cost share amount for emergency services provided by out-of-network providers at in-network facilities. Claims over \$1,000 may also be eligible for dispute resolution. For more information about your specific rights under Arizona law, visit difi.az.gov.

- Visit www.cms.gov/medical-bill-rights for more information about your rights under federal law.
- Visit difi.az.gov for more information about your rights under Arizona law.

2. California

California also provides various balance billing protections. In most instances, you cannot be charged more than your in-network cost share amount for emergency and non-emergency services. California also has a voluntary, non-binding dispute-resolution process for emergency services. For more information about your specific rights under California law, visit www.insurance.ca.gov.

- Visit www.cms.gov/medical-bill-rights for more information about your rights under federal law.
- Visit www.insurance.ca.gov for more information about your rights under California law.

3. Colorado

Colorado also provides various balance billing protections. In most instances, you cannot be charged more than your in-network cost share amount for emergency and non-emergency services. For more information about your specific rights under Colorado law, visit doi.colorado.gov.

- Visit www.cms.gov/medical-bill-rights for more information about your rights under federal law.
- Visit doi.colorado.gov for more information about your rights under Colorado law.

4. Connecticut

Connecticut also provides various balance billing protections. In most instances, you cannot be charged more than your in-network cost share amount for emergency services, and non-emergency services provided at in-network facilities. For more information about your specific rights under Connecticut law, visit portal.ct.gov/CID.

- Visit www.cms.gov/medical-bill-rights for more information about your rights under federal law.
- Visit portal.ct.gov/CID for more information about your rights under Connecticut law.

5. Delaware

Delaware also provides various balance billing protections. In most instances, your health plan must hold you harmless for emergency services provided by out-of-network providers at out-of-network facilities. Providers also cannot balance bill you for non-emergency services provided at in-network facilities without obtaining your consent. For more information about your specific rights under Delaware law, visit insurance.delaware.gov.

- Visit www.cms.gov/medical-bill-rights for more information about your rights under federal law.
- Visit insurance.delaware.gov for more information about your rights under Delaware law.

6. Florida

Florida also provides various balance billing protections. In most instances, you cannot be charged more than your in-network cost share amount for emergency and non-emergency services. For more information about your specific rights under Florida law, visit floir.gov.

- Visit www.cms.gov/medical-bill-rights for more information about your rights under federal law.
- Visit floir.gov for more information about your rights under Florida law.

7. Illinois

Illinois also provides various balance billing protections. In most instances, you cannot be charged more than your in-network cost share amount for emergency and non-emergency services provided by out-of-network providers at in-network facilities. For more information about your specific rights under Illinois law, visit doi.illinois.gov.

- Visit www.cms.gov/medical-bill-rights for more information about your rights under federal law.
- Visit doi.illinois.gov for more information about your rights under Illinois law.

8. Indiana

Indiana also provides various balance billing protections. In most instances, you cannot be charged more than your in-network cost share amount for emergency services, and for non-emergency services provided at in-network facilities. For more information about your rights under Indiana law, visit in.gov/idoi.

- Visit www.cms.gov/medical-bill-rights for more information about your rights under federal law.
- Visit www.in.gov/idoi for more information about your rights under Indiana law.

9. Massachusetts

Massachusetts also provides various balance billing protections. In most instances, you cannot be charged more than your in-network cost share amount for emergency and non-emergency services provided by out-of-network providers at in-network facilities. For more information about your rights under Massachusetts law, visit www.mass.gov/orgs/division-of-insurance.

- Visit www.cms.gov/medical-bill-rights for more information about your rights under federal law.
- Visit www.mass.gov/orgs/division-of-insurance for more information about your rights under Massachusetts law.

10. Maryland

Maryland also provides various balance billing protections. In most instances, you cannot be charged more than your in-network cost share amount for emergency services, and for non-

emergency services provided by out-of-network providers at in-network facilities. For more information about your rights under Maryland law, [insurance.maryland.gov](https://www.insurance.maryland.gov).

- Visit www.cms.gov/medical-bill-rights for more information about your rights under federal law.
- Visit [insurance.maryland.gov](https://www.insurance.maryland.gov) for more information about your rights under Maryland law.

11. Michigan

Michigan also provides various balance billing protections. In most instances, you cannot be charged more than your in-network cost share amount for emergency services, and for non-emergency services provided by out-of-network providers at in-network facilities. For more information about your rights under Michigan law, www.michigan.gov/difs.

- Visit www.cms.gov/medical-bill-rights for more information about your rights under federal law.
- Visit www.michigan.gov/difs for more information about your rights under Michigan law.

12. Minnesota

Minnesota also provides various balance billing protections. In most instances, your plan must hold you harmless for amounts beyond your in-network cost share amount for non-emergency services provided by out-of-network providers at in-network facilities. For more information about your rights under Minnesota law, visit mn.gov/commerce/insurance.

- Visit www.cms.gov/medical-bill-rights for more information about your rights under federal law.
- Visit mn.gov/commerce/insurance for more information about your rights under Minnesota law.

13. Missouri

Missouri also provides various balance billing protections. In most instances, you cannot be charged more than your in-network cost share amount for emergency services provided by out-of-network providers at in-network facilities. For more information about your rights under Missouri law, visit [insurance.mo.gov](https://www.insurance.mo.gov).

- Visit www.cms.gov/medical-bill-rights for more information about your rights under federal law.
- Visit www.insurance.mo.gov for more information about your rights under Missouri law.

14. Mississippi

Mississippi also provides various balance billing protections. In most instances, you cannot be charged more than your in-network cost share amount for emergency services, and for non-emergency services provided by out-of-network providers at in-network facilities. For more information about your rights under Mississippi law, visit www.mid.ms.gov.

- Visit www.cms.gov/medical-bill-rights for more information about your rights under federal law.
- Visit www.mid.ms.gov for more information about your rights under Mississippi law.

15. North Carolina

North Carolina also provides various balance billing protections. In most instances, your health plan must hold you harmless for amounts beyond your in-network cost share amount for emergency services provided by out-of-network providers. For more information about your rights under North Carolina law, visit [ncdoi.gov](https://www.ncdoi.gov).

- Visit www.cms.gov/medical-bill-rights for more information about your rights under federal law.
- Visit www.ncdoi.gov for more information about your rights under North Carolina law.

16. New Jersey

New Jersey also provides various balance billing protections. In most instances, you cannot be charged more than your in-network cost share amount for emergency services, and for non-emergency services provided by out-of-network providers at in-network facilities. For more information about your rights under New Jersey law, visit www.nj.gov/dobi/index.html.

- Visit www.cms.gov/medical-bill-rights for more information about your rights under federal law.
- Visit www.nj.gov/dobi/index.html for more information about your rights under New Jersey law.

17. New Mexico

New Mexico also provides various balance billing protections. In most instances, you cannot be charged more than your in-network cost share amount for emergency services, and for non-emergency services provided by out-of-network providers at in-network facilities. For more information about your rights under New Mexico law, visit www.osi.state.nm.us.

- Visit www.cms.gov/medical-bill-rights for more information about your rights under federal law.
- Visit www.osi.state.nm.us for more information about your rights under New Mexico law.

18. Nevada

Nevada also provides various balance billing protections. In most instances, your health plan must hold you harmless for amounts beyond your in-network cost share amount for emergency services provided by out-of-network providers and facilities. For more information about your rights under Nevada law, visit doi.nv.gov.

- Visit www.cms.gov/medical-bill-rights for more information about your rights under federal law.
- Visit doi.nv.gov for more information about your rights under Nevada law.

19. Ohio

Ohio also provides various balance billing protections. In most instances, your health plan must hold you harmless for amounts beyond your in-network cost share amount for emergency services by out-of-network providers, facilities, and ground ambulance service providers, and for non-emergency services by out-of-network providers at in-network facilities. For more information about your rights under Ohio law, visit insurance.ohio.gov.

- Visit www.cms.gov/medical-bill-rights for more information about your rights under federal law.
- Visit insurance.ohio.gov for more information about your rights under Ohio law

20. Oregon

Oregon also provides various balance billing protections. In most instances, you cannot be charged more than your in-network cost share amount for emergency services, and for non-emergency services provided by out-of-network providers at in-network facilities. For more information about your rights under Oregon law, visit dfr.oregon.gov.

- Visit www.cms.gov/medical-bill-rights for more information about your rights under federal law.
- Visit dfr.oregon.gov for more information about your rights under Oregon law.

21. Pennsylvania

Pennsylvania also provides various balance billing protections. In most instances, your plan must hold you harmless for amounts beyond your in-network cost share amount for emergency services. For more information about your rights under Pennsylvania law, visit www.pa.gov/agencies/insurance.

- Visit www.cms.gov/medical-bill-rights for more information about your rights under federal law.
- Visit www.pa.gov/agencies/insurance for more information about your rights under Pennsylvania law.

22. Texas

Texas also provides various balance billing protections. In most instances, you cannot be charged more than your in-network cost share amount for emergency services, and for non-emergency services provided by out-of-network providers at in-network facilities. For more information about your rights under Texas law, visit www.tdi.texas.gov.

- Visit www.cms.gov/medical-bill-rights for more information about your rights under federal law.
- Visit www.tdi.texas.gov for more information about your rights under Texas law.

23. Washington

Washington also provides various balance billing protections. In most instances, you cannot be charged more than your in-network cost share amount for emergency services, and for non-emergency services provided by out-of-network providers at in-network facilities. For more information about your rights under Washington law, visit www.insurance.wa.gov.

- Visit www.cms.gov/medical-bill-rights for more information about your rights under federal law.
- Visit www.insurance.wa.gov for more information about your rights under Washington law.