



“NO SURPRISES ACT” NOTICE

As of January 1, 2022

Please be advised that under the No Surprises Act, new Federal law, you are protected from “surprise medical bills” under the following circumstances:

- If you have health insurance coverage through an employer, a Health Insurance Marketplace, or an individual health plan.
- This notice does not apply to individuals that self-pay or have Medicaid/Medicare.

Surprise Billing means that you think you are receiving services from an “in-network” provider, but one or more of the services is conducted by a provider at the facility who is “out-of-network”. The provider Cooperative Counseling Services (CCS) cannot charge you (or balance bill you) at a higher rate for an “out-of-network” provider unless you acknowledge and agree to that service and rate, in writing.

- CCS may not “surprise bill” you for emergency care, nor bill you “out-of-network” rates for emergency care. (CCS does not provide emergency care.)
- CCS may not “surprise bill” you or ask you to pay more for an out-of-network provider if you expect your services to be provided by an “in-network” provider.

If you believe that you have been “surprise billed” or that CCS has violated these rules, you may contact our Billing Department at 908-731-7099 x301 or you may contact The NJ Department of Banking and Insurance at **NJDOBI | How To Request Assistance - Consumer Inquiries and Complaints** or the Consumer Hotline at 1-800-446-7467.

Visit **No Surprises Act | CMS** for more information about your rights under Federal Law.

Visit **NJDOBI | Out-of-network Consumer Protections** (state.nj.us) for more information about your rights under NJ State Laws.