



# No Surprises Act

## How to Get Help and File a Complaint



The No Surprises Help Desk provides a phone line and web-submission process for people who have questions about the No Surprises Act or want to report what they think is a violation of the No Surprises Act’s rules.

The **Help Desk** can help consumers, their authorized representatives, and health care providers. If you call the Help Desk, a live person can help you with:

- **Concerns** about medical billing protections, such as balance or surprise medical bills.
- **Complaints** that the requirements of the No Surprises Act are not being followed.
- **General questions** about the protections and requirements of the No Surprises Act.

The **Consumer Complaint Form** is an online form for reporting potential violations of the No Surprises Act. Both the Help Desk phone line and the Consumer Complaint Form can assist in answering your questions and may lead to a referral to the right federal or state agencies for more help.

### What the No Surprises Help Desk can do

- Review the complaint to determine if the health insurance company, health plan, health care provider, health care facility, or air ambulance provider followed surprise billing rules.
- Investigate complaints about compliance with federal laws under the Centers for Medicare and Medicaid Services' (CMS) jurisdiction.
- When appropriate, refer the complaint to an applicable federal or state enforcement authority, which could determine if the provider or facility must adjust their charges.
- Try to find patterns of problems that may need further review.
- Help consumers understand what documentation they should submit or what next steps they should take.
- Help answer questions or direct the consumer to someone who can.
- Connect consumers with a local Consumer Assistance Program (CAP), where available, for additional help.

### What the No Surprises Help Desk can't do

- Act as a lawyer or give legal advice.
- Make medical judgments or determine if further treatment is necessary.
- Address issues that CMS can't legally enforce.



*This document is intended to provide clarity to the public about requirements related to surprise billing. It does not have the force and effect of law.*

### What to expect when calling the No Surprises Help Desk or using the Consumer Complaint Form

You will need to provide the Help Desk or Consumer Complaint Form with contact information for yourself and any parties to the complaint, a detailed description of their issue(s), and any action(s) they've previously taken to resolve their issue(s).

1

The No Surprises Help Desk may also ask for supporting documentation, like medical bills and Explanations of Benefits that can assist in the review of the complaint. However, you don't need to submit anything before calling the Help Desk or submitting the Consumer Complaint Form.

**Note:** The No Surprises Help Desk encourages consumers to submit all documentation that may assist in the review of their complaint or inquiry.

2

After contacting the Help Desk or submitting the Consumer Complaint Form, you will get a confirmation email explaining next steps. You may also get a request for additional information or documentation the Help Desk will need to review the complaint.

3

You'll get a phone call or email with the results of the review. This review will include next steps and may also include referrals to federal or state agencies for assistance.

4

To check on the status of a complaint, or to see what documentation may be needed, you can also call the No Surprises Help Desk.

### What to know about referrals to other agencies or organizations

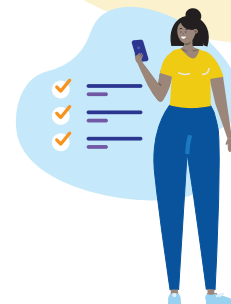
The No Surprises Help Desk may refer you to other agencies or organizations for assistance. This could include federal or state agencies who have jurisdiction over a consumer's complaint or inquiry. For example, some states have their own balance billing protections and processes.

The No Surprises Help Desk may also refer you to a state CAP to help resolve problems with health insurance or to learn about health coverage options. To see if your state has a CAP, please visit [this state listing](#).

You may follow-up with the No Surprises Help Desk if you have been referred to another agency or organization and have not heard back from that agency or organization. You can also call the No Surprises Help Desk if you were referred to the wrong place.

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### Checklist: What Documents to Have On Hand

Be prepared to provide detailed information about the issue. If possible, have these documents on hand:

#### Key Documents

- Health insurance card(s)** if the consumer is insured.
- Information on whether the consumer's plan is a self-insured plan (the consumer can call the employer's benefits office or the health insurance company to find out).
- Information about any **gaps in health coverage**, especially if they overlap with the dates of service.
- Medical bills**.
- Explanation of Benefits** statements.

#### Other Helpful Information

- Consent forms** the consumer or their representative may have signed waiving their balance billing protections.
- Good faith estimates** from health care providers or facilities, if any.
- Correspondence** the consumer or their authorized representative has had with their health care provider, facility, air ambulance provider, insurance company, health plan, or state or federal agency concerning billing disputes. All correspondence should include dates if possible.
- Notes from any phone calls with the health care provider, facility, air ambulance provider, insurance company, health plan, or state or federal agency.
- Records of any related **medical bills the consumer has already paid**, including copays, coinsurance, and deductibles.
- Communications concerning late fees or collection attempts** for medical bills.
- Medical records related to the item(s) or service(s), such as discharge summaries.
- Documentation authorizing a representative to communicate on the consumer's behalf (if available, not required).
- Information posted on the provider or facility's website outlining **surprise billing protections**, including state and federal agency contact information.
- Summary Plan Description** or **certificate of coverage**.

### How to access the No Surprises Help Desk and Consumer Complaint Form

If you are a consumer advocate or other individual helping consumers with questions about the No Surprises Act, you may refer the person you are helping directly to the Help Desk or the Consumer Complaint Form. You may also use these resources yourself if acting on someone's behalf.

Note: The consumer must provide a verbal authorization to the Help Desk the first time you call on their behalf.

**Call the No Surprises Help Desk at 1-800-985-3059.**

Submit a complaint online at  
<https://www.cms.gov/medical-bill-rights/help/submit-a-complaint>.