

Freestanding ER billing rights checklist (Texas)

From ERFreestanding.com by Harvey Castro, MD, MBA, board-certified emergency physician. Education only, not legal or insurance advice.

Emergency? Call 911 first. Your rights on the bill never come before your health.

Know your protections

- ☐ Under the federal No Surprises Act, emergency services are protected from most surprise out-of-network bills, including at independent freestanding emergency departments. In most cases you should owe only your in-network cost share for emergency care.
- ☐ Texas law requires freestanding ERs to disclose whether they are in your health plan's network, and to post a notice if they are not in any network.
- ☐ If you are stable and it is not an emergency, ask about network status and cost before you are treated.

Before you pay

- ☐ Ask for an itemized bill
- ☐ Compare it with your plan's explanation of benefits
- ☐ Ask whether the bill was processed as emergency care
- ☐ Call your plan if the numbers do not match

If something looks wrong

- ☐ Call the facility's billing office first
- ☐ Then contact your health plan
- ☐ Then the federal No Surprises Help Desk: 1-800-985-3059

My notes

Source: CMS, No Surprises Act key protections. Coverage depends on your plan type and state. Find a licensed freestanding ER: <https://erfreestanding.com/find/> · DR GPT™ Labs · <https://www.harveycastromd.com/>