



Surprise Billing Protection Notice

Effective in Colorado and under Federal Law – Updated for 2025

You're Protected from Surprise Medical Bills

When you get emergency care or are treated by an out-of-network provider at an in-network hospital or clinic, you are protected from surprise billing or balance billing.

What Is Balance Billing?

- It's when a provider bills you for the difference between what your insurance pays and what they charge.
- You're only responsible for in-network costs like copays, deductibles, or coinsurance for covered services.
- You cannot be charged more for emergency care—even if the provider is out of network.

When You're Protected

- Emergency Services
 - You can't be balance billed for emergency care in an emergency room—even by out-of-network providers.
- Non-Emergency Services at In-Network Facilities
 - If you get non-emergency care at an in-network hospital but are seen by an out-of-network provider, you are still protected.
 - You cannot be charged more than in-network costs.

Your Additional Rights

- Insurance must pay the out-of-network provider directly.
- Amounts you pay must count toward your in-network deductible and out-of-pocket maximum.
- Overpayments must be refunded within 60 days.
- You can't be asked to waive your protections.

When These Protections May Not Apply

If you intentionally choose to receive care from an out-of-network provider or facility when an in-network option is available, you may be balance billed.

These laws do not apply to:

- Some insurance plans not regulated by Colorado (check for "CO-DOI" on your ID card).
- Ground ambulance services (only air ambulance is federally protected).

Have Questions or Think You Were Improperly Billed?

- Contact Us
 - Yuma District Hospital and Clinics – Billing Department
 - (970) 848-5405
- Contact the Colorado Division of Insurance:
 - (303) 894-7490 or 1-800-930-3745
 - doi.colorado.gov