



Commonwealth of Kentucky Public Protection Cabinet

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New Law Protects Kentuckians from Surprise Medical Bills *Begins with 2022 Plans*

Frankfort, Ky. (Feb. 2, 2022) – As of Jan. 1, Kentuckians who receive surprise medical bills now have protection against those bills.

“Health care is a basic human right, which is why my administration has fought to expand health care coverage and make it more affordable for all Kentucky families,” said Gov. Andy Beshear. “This new law will help make sure our people have protection against unexpected medical bills in an emergency.”

Through the federal No Surprises Act, excessive out-of-pocket costs are restricted, and emergency services are covered without any prior authorization, regardless of whether a provider or facility is in-network.

The law applies to health insurance plans starting in 2022, including self-insured health plans that employers offer as well as plans from health insurance companies.

Prior to the legislation, if consumers had health coverage and received care from an out-of-network provider, their health plan usually would not cover the entire out-of-network cost, leaving many with higher, unexpected bills. This is especially common in emergency situations, where consumers may not be able to choose the provider. Even if a consumer goes to an in-network hospital, they may receive care from out-of-network providers at that facility.

In many cases, the out-of-network provider uses balance billing, invoicing consumers for the difference between the charges the provider billed, and the amount paid by the consumer’s health plan.

If you receive a surprise billing, contact your insurer and the Department of Insurance (DOI) at 800-595-6053.

Examples of how the new protections apply can be found on the DOI website at <https://insurance.ky.gov/ppc/Documents/nsa%20-%20consumer%20bulletin%2012-2021.pdf>. Kentuckians can call the No Surprises Act help desk at 800-985-3059 or visit the federal website at <https://www.cms.gov/nosurprises> for helpful resources.

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