



## Surprise Billing

### What is Surprise Billing?

When a patient receives a medical bill that they didn't expect or that they thought would be covered by their insurance.

### Transparency

Nevada is one of a number of states that has taken hospital price transparency seriously.

### Prior to receiving hospital services – online patient education

- **Nevada Legislature: Established a State-funded Resource**  
Under [NRS 439A.270](#), health pricing and quality information for Nevada hospitals and ambulatory surgical centers is provided to the public through the Nevada Compare Care public transparency website (<http://www.nevadacomparecare.net>).
- **Nevada Hospital Association: Established and Maintained Through Private Funding**  
A website that allows health care consumers to review average facility-specific price information (including low, average and high cost) for all inpatient diagnosis-related groups (DRGs) and the most frequent diagnoses for emergency room services (<http://www.nvpricepoint.net>).

### When the patient accesses hospital services

#### *For non-emergent situations*

- Hospitals obtain prior authorization from the patient's health insurance to determine if the procedure is covered and whether it is being provided in-network or out-of-network.
- The patient is advised of any out-of-pocket costs based on the information provided by the patient's health insurance.

#### *For emergency situations*

- The patient is triaged, medically screened and any emergent condition is stabilized in the hospital.
- The hospital notifies the patient's health insurance that the member is a patient in the facility.
- Once stabilized, the patient – working with his or her health insurance – has the option to stay in the facility or be transferred.

### After discharge

- Nevada hospitals offer a mandatory 30% discount for inpatient services provided to uninsured patients ([NRS 439B.260](#)).
- All hospitals with greater than 100 beds have charity or financial hardship policies that provide additional discounts that are based on the patient's ability to pay their hospital bill.
- At the patient's request, the hospital's charge master is made available. This is a comprehensive list of items billable to a hospital patient or a patient's health insurance provider ([NRS 449.490](#)).
- Hospitals must notify patients of the Office for Consumer Health Assistance and the Bureau for Hospital Patients when patients have concerns regarding hospital billing accuracy or payment arrangements ([NRS 223.575](#)).

**There is no surprise billing from a hospital.**