



Your Rights and Protections Against Surprise Medical Bills

CAMC Charleston Surgical Hospital is required to inform you of the rights you have under the new protections against Surprise billing.

What is “balance billing” (sometimes called “surprise billing”)?

When you see a doctor or other health care provider, you may owe certain out-of-pocket costs, such as a copayment, coinsurance, and/or a deductible. You may have other costs or have to pay the entire bill if you see a provider or visit a health care facility that isn't in your health plan's network. “Out-of-network” describes providers and facilities that haven't signed a contract with your health plan.

Out-of-network providers may be permitted to bill you for the difference between what your plan agreed to pay and the full amount charged for a service. This is called “balance billing.” This amount is likely more than in-network costs for the same service and might not count toward your annual out-of-pocket limit. “Surprise billing” is an unexpected balance bill. This can happen when you can't control who is involved in your care—like when you have an emergency or when you schedule a visit at an in-network facility but are unexpectedly treated by an out-of-network provider.

You are protected from balance billing for: Emergency services If you have an emergency medical condition and get emergency services from an out of network provider or facility, the most the provider or facility may bill you is your plan's in-network cost-sharing amount (such as copayments and coinsurance). You can't be balance billed for these emergency services. This includes services you may get after you're in stable condition, unless you give written consent and give up your protections not to be balanced billed for these post-stabilization services.

When you get services from an in-network hospital or ambulatory surgical center, certain providers there may be out-of-network. In these cases, the most those providers may bill you is your plan's in-network cost-sharing amount.

This applies to emergency medicine, anesthesia, pathology, radiology, laboratory, neonatology, assistant surgeon, hospitalist, or intensivist services. These providers can't balance bill you and may not ask you to give up your protections not to be balance billed. If you get other services at these in-network facilities, out-of-network providers can't balance bill you, unless you give written consent and give up your protections. You're never required to give up your protections from balance billing. You also aren't required to get care out-of-network. You can choose a provider or facility in your plan's network.



When balance billing isn't allowed, you also have the following protections:

- You are only responsible for paying your share of the cost (like the copayments, coinsurance, and deductibles that you would pay if the provider or facility was in-network). Your health plan will pay out-of-network providers and facilities directly.
- Your health plan generally must:
 - Cover emergency services without requiring you to get approval for services in advance (prior authorization).
 - Cover emergency services by out-of-network providers.
 - Base what you owe the provider or facility (cost-sharing) on what it would pay an in-network provider or facility and show that amount in your explanation of benefits.
 - Count any amount you pay for emergency services or out-of-network services toward your deductible and out-of-pocket limit.

If you believe you've been wrongly billed, visit [CMS.gov](https://www.cms.gov) for more information about your rights under federal law.

Patients that received services at CAMC Charleston Surgical Hospital can expect to receive bills from one or more of the following:

1. CAMC Charleston Surgical Hospital for hospital services including:
 - a. CRNA (Certified Registered Nurse Anesthetists)
 - b. Co-payment
 - c. Co-insurance amounts
 - d. Deductibles
2. Your Surgeon/Physician providing your care
3. General Anesthesia Services (Anesthesiologist) (prior to 2025)
3508 Staunton Ave Ste 1
Charleston WV 25304
304-925-5486
4. Anesthesia Services
3508 Staunton Ave SE
Suite 1
Charleston WV 25304
Office: 304-925-4086
Fax: 304-925-4862



5. Premier Surgical Assist, Inc. (surgery assistants)
11157 Charleston Road
Red House, WV 25168
Phone 304-935-4823

6. Northern Light (Radiologist beginning January 2025)
1895 Tyler St
Suite 207
Hollywood, FL 33020
786 699-2770

7. Kanawha Valley Radiologist (reading of X-Rays) (prior to 2025)
405 Capitol St #500
Charleston WV 25301
Phone 304-343-4625

8. CAMC pathology
CAMC Memorial Division
Charleston WV
Phone 304-388-4252

9. GI Pathology
3495 Hacks Cross Road
Memphis TN 38125
Phone 888-244-7284

10. AmeriPath
PO Box 746713
Atlanta Ga
Provider Support 844-473-0678
Patient inquiries 877-865-3262 option #2

11. CAMC Labworks
Charleston WV
Phone 304-388-4190

12. Labcorp
120 Hills Plz
Charleston WV 25387
Phone 304-348-2100