

Carolina Oncology Specialists

Notice of Patient Rights and Protections Against Surprise Medical Bills

At Carolina Oncology Specialists, we are committed to transparent billing practices and helping patients understand their financial responsibilities for medical care.

Your Rights Under the No Surprises Act

Federal law protects patients from certain unexpected medical bills, commonly called "surprise bills" or "balance bills." A surprise bill may occur when you receive care from a provider who is not part of your health plan's network.

Under the No Surprises Act, you are protected from balance billing for:

- Emergency services received from an out-of-network provider or facility.
- Certain services provided by out-of-network providers at an in-network hospital or ambulatory surgical center.
- Other situations covered by applicable federal and North Carolina law. [\[ncdoi.gov\]](https://www.ncdoi.gov), [\[shpnc.gov\]](https://www.shpnc.gov)

What Is Balance Billing?

When a provider is not contracted with your health plan, the provider may charge the difference between the amount billed and the amount paid by your health plan. This is called "balance billing."

For services protected by the No Surprises Act, you cannot be charged more than your in-network cost-sharing responsibility, such as applicable copayments, coinsurance, or deductibles. [\[ncdoi.gov\]](https://www.ncdoi.gov), [\[shpnc.gov\]](https://www.shpnc.gov)

Good Faith Estimates for Uninsured or Self-Pay Patients

If you do not have insurance or choose not to use your insurance for services, you have the right to receive a Good Faith Estimate of expected charges before your scheduled care.

The estimate will include anticipated charges for services reasonably expected to be provided by Carolina Oncology Specialists. If your final bill is substantially higher than the estimate, you may have the right to dispute the charges through the federal patient-provider dispute resolution process. [\[ncdoi.gov\]](https://www.ncdoi.gov)

Transparency and Financial Assistance

Before receiving non-emergency services, we encourage patients to:

- Verify insurance coverage and network participation.
- Request an estimate of expected charges.
- Discuss financial concerns with our billing team.

Our staff is available to help you understand your coverage, billing obligations, and available payment options.

Questions or Complaints

If you believe you have been billed in violation of your rights under the No Surprises Act, you may contact:

Carolina Oncology Specialists Billing Department **Billing Manager at 828-324-9550**

You may also contact:

North Carolina Department of Insurance

Consumer Services Division

Phone: 855-408-1212

Website: <https://www.ncdoi.gov> [\[ncdoi.gov\]](https://www.ncdoi.gov)

Federal No Surprises Help Desk

Phone: 1-800-985-3059

Website: <https://www.cms.gov/nosurprises> [\[shpnc.gov\]](https://www.shpnc.gov)

This notice is provided for informational purposes and is intended to comply with applicable federal and North Carolina requirements regarding surprise medical billing protections. Carolina Oncology Specialists reserves the right to update this notice as laws and regulations change.