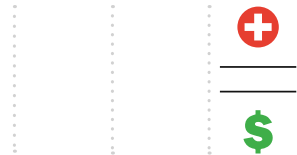


# Health Care Transparency



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# Medical ID card enhancements

- ✔ Generally, medical ID cards now include deductibles, out-of-pocket maximums, your carrier's website, and a contact phone number. Cards may be paper or electronic.





# Updated provider directories

When you go to an in-network provider or facility, you're charged a discounted rate. Payments you make for these services count toward your in-network deductible and out-of-pocket maximum, which are lower than the out-of-network deductible and out-of-pocket maximum.

- ✔ Carriers have always had directories of their in-network providers; however, the No Surprises Act defines the frequency with which they are updated.
- ✔ If the provider directory is not up-to-date and incorrectly lists a provider as in-network, you may only have to pay in-network costs for that provider.

# No surprise or balance billing



# Machine-readable files

A decorative horizontal bar with a light gray gradient, starting from the left edge and extending across the top of the slide, ending just before the right edge.

# Price transparency tool

To help you compare fees and costs for services and products covered by your health plan, carriers must make cost-sharing information available to you, your enrolled dependents, and your beneficiaries.



Initial effective date is January 1, 2023

