

NO SURPRISES ACT NOTICE AND GOOD FAITH ESTIMATE PATIENT RIGHTS

Effective January 1, 2022 | Last Updated April 2026

At Coastal Rheumatology Associates, LLC, we believe you deserve to understand your rights when it comes to medical billing. This notice explains your protections under the **No Surprises Act** (effective January 1, 2022) and your right to receive a **Good Faith Estimate** of expected charges. We are committed to transparency in billing and want you to feel informed and confident as our patient.

This notice applies to all services provided at our locations in Georgia and South Carolina.

PART 1: YOUR RIGHTS UNDER THE NO SURPRISES ACT

SECTION 1: YOUR RIGHTS AND PROTECTIONS AGAINST SURPRISE MEDICAL BILLS

When you get emergency care or are treated by an out-of-network provider at an in-network hospital or ambulatory surgical center, you are protected from surprise billing or balance billing.

What Is "Balance Billing" (Sometimes Called "Surprise Billing")?

When you see a doctor or other healthcare provider, you may owe certain out-of-pocket costs, such as a copayment, coinsurance, or deductible. You may also have additional costs if you see a provider or visit a healthcare facility that is not in your health plan's network.

"Out-of-network" means a provider or facility that has not signed a contract with your health plan. An out-of-network provider may be allowed to bill you for the difference between what your health plan agreed to pay and the full amount charged for a service. This is called **"balance billing."** This amount is often more than what in-network providers charge for the same service, and it may not count toward your annual out-of-pocket limit.

"Surprise billing" is an unexpected balance bill. This can happen when you cannot control who is involved in your care — such as 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.

Your Protections Under the No Surprises Act

Under the No Surprises Act (effective January 1, 2022), you are protected from surprise billing in the following situations:

- **Emergency services.** If you receive emergency care from an out-of-network provider or at an out-of-network facility, the most you can be billed is your health plan's in-network cost-sharing amount (such as copayments, coinsurance, and deductibles). You cannot be balance billed for these emergency services. This includes care you receive after you are in stable condition, unless you give written consent and give up your protections.
- **Out-of-network providers at in-network facilities.** If you receive non-emergency services at an in-network hospital or ambulatory surgical center and are unexpectedly treated by an out-of-network provider, the most that provider can bill you is your in-network cost-sharing amount. You cannot be balance billed for these services.
- **Cost-sharing protection.** In the situations described above, your health plan must count any amount you pay toward your in-network deductible and out-of-pocket limit. Your insurer, not you, must pay the out-of-network provider or facility directly. Your insurer must also cover emergency services without requiring prior authorization.

¶ Important

You are never required to give up your protections from balance billing. You also are not required to get care out-of-network. You can choose a provider or facility in your plan's network. If you believe you have been wrongly billed, you have the right to file a complaint.

Your Right to a Good Faith Estimate

You have the right to receive a **Good Faith Estimate** explaining how much your medical care will cost. For more information about your right to a Good Faith Estimate, please see **Part 2** of this notice.

SECTION 2: WHEN THESE PROTECTIONS APPLY AT COASTAL RHEUMATOLOGY ASSOCIATES

As a rheumatology specialty practice, Coastal Rheumatology Associates, LLC provides outpatient evaluation, diagnostic, and treatment services for conditions such as rheumatoid arthritis, lupus, gout, osteoporosis, and other autoimmune and musculoskeletal conditions. Here is how your No Surprises Act protections apply to care at our practice:

- **If our practice is out-of-network for your insurance plan:** We will provide you with written notice that we are out-of-network before you receive non-emergency services. Under the No Surprises Act, you have protections against surprise bills in qualifying circumstances. We will not balance bill you in situations prohibited by law.
- **If our practice participates in your insurance network:** Standard in-network cost-sharing applies according to the terms of your health plan. Your copayment, coinsurance, and deductible amounts are determined by your specific insurance plan. We encourage you to contact your insurance company to verify your coverage and benefits before your appointment.

- **If you are uninsured or self-pay:** You have the right to receive a Good Faith Estimate of charges before your visit. Please see Part 2 of this notice for full details.

If you have questions about whether Coastal Rheumatology Associates, LLC participates in your insurance network, please contact us before your appointment. We are happy to help you understand your coverage.

SECTION 3: HOW TO GET HELP OR FILE A COMPLAINT

If you believe you have been wrongly billed or if you have questions about your rights under the No Surprises Act, the following resources are available to you:

Contact Our Practice

Contact Person	Christina Asbury
Email	casbury@southeasternra.com
Phone	(912) 349-4227
Mailing Address	5400 Waters Avenue, Savannah, GA 31404

File a Federal Complaint

You may contact the U.S. Centers for Medicare & Medicaid Services (CMS) for questions or to file a complaint:

- **Phone:** 1-800-985-3059
- **Website:** [cms.gov/nosurprises](https://www.cms.gov/nosurprises)

File a State Complaint

Because Coastal Rheumatology Associates, LLC operates in both Georgia and South Carolina, you may also file a complaint with the appropriate state agency:

State	Agency
Georgia	Georgia Office of Insurance and Safety Fire Commissioner
South Carolina	South Carolina Department of Insurance

PART 2: YOUR RIGHT TO A GOOD FAITH ESTIMATE

SECTION 4: GOOD FAITH ESTIMATE FOR UNINSURED OR SELF-PAY PATIENTS

You have the right to receive a Good Faith Estimate explaining how much your medical care will cost.

Under the No Surprises Act, healthcare providers are required to give patients who do not have insurance, or who choose not to use their insurance, an estimate of the expected charges for medical services. This is called a **Good Faith Estimate**.

What Is Included in a Good Faith Estimate?

A Good Faith Estimate includes the expected charges for the medical services you are scheduled to receive, including related costs such as:

- Medical tests and laboratory services
- Prescription drugs administered during your visit
- Medical equipment
- Hospital or facility fees, if applicable
- Any other items or services that are reasonably expected to be provided along with the scheduled service

When Will You Receive a Good Faith Estimate?

Coastal Rheumatology Associates, LLC will provide you with a Good Faith Estimate in writing according to the following timeline:

When You Schedule	When You Will Receive Your Estimate
At least 3 business days before your appointment	At least 1 business day before the date of your scheduled service
At least 10 business days before your appointment	Within 3 business days after the date you schedule your service

You may also **request a Good Faith Estimate at any time** before scheduling a service. Simply contact our office and we will be happy to provide one.

¶ Important: Your Right to Dispute a Bill

If you receive a bill that is at least \$400 more than your Good Faith Estimate, you can dispute the bill.

You must file the dispute within **120 calendar days** of the date on the bill. The dispute process uses an independent third-party reviewer to evaluate your case. You will not be penalized for filing a dispute.

How to Initiate the Dispute Process

If you wish to dispute a bill, you may contact:

- **Phone:** 1-800-985-3059
- **Website:** [cms.gov/nosurprises](https://www.cms.gov/nosurprises)

For questions or more information about your right to a Good Faith Estimate, visit www.cms.gov/nosurprises.

SECTION 5: CONTACT US

If you have any questions about billing, estimates, the No Surprises Act, or any of the information in this notice, please do not hesitate to contact us. We are here to help.

Contact Person	Christina Asbury
Email	casbury@southeasternra.com
Phone	(912) 349-4227

Our Locations

Location	Address
Savannah, GA	5400 Waters Avenue, Savannah, GA 31404
Statesboro, GA	110 Rushing Lane, Statesboro, GA 30458
Bluffton, SC	23 Plantation Park Drive, #101, Bluffton, SC 29910

This notice is provided in accordance with the No Surprises Act (Public Law 116-260, Division BB, Title I) and applicable federal regulations. Coastal Rheumatology Associates, LLC is committed to compliance with all federal and state billing transparency requirements. This notice is for informational purposes and does not constitute legal advice. For the most current information regarding your rights, please visit www.cms.gov/nosurprises.

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