

# New York

## Your Rights and Protections Against Surprise Medical Bills

What is "balance billing" (sometimes called "surprise billing")?



balance billing

You're protected from balance billing for:

Emergency services

can't

can't

Certain services at an in-network hospital or



# New Jersey

**Your Rights and Protections Against Surprise Medical Bills**



You're never required to give up your protections from balance billing. You also aren't required to get care out