

# McComb Children's Clinic



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

Under the law, health care providers need to give patients who don't have insurance or who are not using insurance an estimate of the bill for medical items and services.

- You have the right to receive a Good Faith Estimate for the total expected cost of any non-emergency items or services. This includes related costs like medical tests, prescription drugs, equipment, and hospital fees.
- Make sure your health care provider gives you a Good Faith Estimate in writing at least 1 business day before your medical service or item. You can also ask your health care provider, and any other provider you choose, for a Good Faith Estimate before you schedule an item or service.
- If you receive a bill that is at least \$400 more than your Good Faith Estimate, you can dispute the bill.
- Make sure to save a copy or picture of your Good Faith Estimate.

For questions or more information about your right to a Good Faith Estimate, visit [www.cms.gov/nosurprises](http://www.cms.gov/nosurprises) or call (601)684-7623.

## What can a person do if they get a surprise medical bill?

Remember: The Mississippi Insurance Department enforces the law to protect consumers against surprise balance billing. If you get a Balance Bill, follow these steps and be sure to reach out to the Mississippi Insurance Department:

- Make sure it is a Balance Bill. (Remember you owe co-pays and deductibles)
- Call your insurance company to make sure it's not a mistake and that the provider has accepted your Assignment of Benefits.
- Call the Mississippi Insurance Department. (1-800-562-2957)

## How can the Mississippi Insurance Department assist with balance billing?

Mississippi law prohibits balance billing. Under MS Code 83-9-5 (1)(i), if an out-of-network healthcare provider accepts a patient's insurance assignment, then the insurance company will pay the provider directly for the patient's treatment. That payment is considered payment in full to the healthcare provider - this means the provider cannot bill the patient later for any amount more than the payment received from the insurance company, other than normal deductibles or co-pays. You may ask what an assignment is. Assignment means that your physician agrees to accept your insurance company's rates as full payment for services covered by insurance.