The No Surprises Act protects people covered under group and individual health plans from receiving surprise medical bills when they receive most emergency services, non-emergency services from out-of-network providers at in-network facilities, and services from out-of-network air ambulance service providers. It also establishes an independent dispute resolution process for payment disputes between plans and providers, and provides new dispute resolution opportunities for uninsured and self-pay individuals when they receive a medical bill that is substantially greater than the good faith estimate they get from the provider.

Unexpected medical bills are a significant source of stress, frustration, and confusion for people in the United States. The No Surprises Act gives them new rights to prevent, navigate, and find resolutions to many of these “surprise” bills.

To help consumers understand their rights, consumer-friendly web pages are now available for people with easy-to-read information and actionable guidance. The webpages’ design and content were informed by human-centered design research and user testing with patients, caregivers, patient advocates, and others.

**The webpage aims to be inclusive and accessible by:**

- Meeting Web Content Accessibility Guidelines (WCAG 2.1 AA)
- Providing all information in both English and Spanish
- Using plain language and clean design
- Centering the human experience with diverse and colorful illustrations
- Building the site to be responsive to different devices, including mobile phones and tablets
• Offering clear and multiple pathways for people to learn about their rights

**When people visit the consumer website, they’ll be guided through:**

• Understanding their rights under the No Surprises Act, including out-of-network billing protections and good faith estimates for future care
• Identifying actions they can take to exercise their rights and find a resolution if they receive an unexpected medical bill, using a Q&A tool that asks about their situation
• Submitting a complaint if they think their provider, facility, or insurance company didn’t follow the rules of the No Surprises Act through an optimized process and redesigned form
• Disputing a bill if they are uninsured or didn’t use insurance and they were charged more than their good faith estimate
• Finding guides that will help them navigate medical billing questions, as well as learning how to connect with the No Surprises Help Desk

**Resources:**

• New Protections for Consumers: [https://www.cms.gov/medical-bill-rights/know-your-rights](https://www.cms.gov/medical-bill-rights/know-your-rights)
• Resources for providers can still be found at: [https://www.cms.gov/nosurprises](https://www.cms.gov/nosurprises)