PULMONARY ASSOCIATES OF RICHMOND
YOUR RIGHTS UNDER THE NO SURPRISES ACT
Patient Information Guide

📍 1000 Boulders Parkway, Suite 102 | Richmond, VA 23225
📞 Phone: (804) 320-4243 | Fax: (804) 320-4983
🕐 Hours: Monday - Friday, 8:00 AM - 5:00 PM
🌐 www.pulmonaryrichmond.com

WHAT IS THE NO SURPRISES ACT?

The No Surprises Act is a federal law (effective January 1, 2022) that protects you from unexpected medical bills when you:

✓ Receive emergency care from out-of-network providers
✓ Get care from out-of-network providers at in-network facilities
✓ Use out-of-network air ambulance services

This law ensures you only pay in-network cost-sharing amounts (copays, coinsurance, and deductibles) for these services.

YOUR PROTECTED RIGHTS

1. RIGHT TO A GOOD FAITH ESTIMATE

Before receiving services, you have the right to receive a written estimate of expected charges.

▶ Request your estimate: Call (804) 320-4243
▶ We will provide it within 3 business days
▶ Includes: Expected charges for all services during your visit

2. PROTECTION FROM BALANCE BILLING

You CANNOT be balance billed for:

✗ Emergency services (even at out-of-network facilities)
✗ Certain services at in-network facilities from out-of-network providers (anesthesia, pathology, radiology, etc.)
✗ Emergency air ambulance services

You only pay your normal in-network copay, coinsurance, and deductible

3. RIGHT TO CHOOSE YOUR PROVIDER

You can choose out-of-network providers, BUT:

▶ You must receive written notice at least 72 hours before service
▶ The notice must include a Good Faith Estimate
▶ You must sign a consent form
▶ You can cancel/rescind consent any time before service

4. RIGHT TO DISPUTE YOUR BILL

If your bill is $400+ MORE than your Good Faith Estimate:

STEP 1: Contact us within 120 days
Phone: (804) 320-4243
Email: billing@pulmonaryrichmond.com

STEP 2: If unresolved, initiate federal dispute resolution

Phone: 1-800-985-3059
Website: www.cms.gov/nosurprises
Fee: $25 (non-refundable)

UNDERSTANDING BALANCE BILLING

WHAT IS BALANCE BILLING?

Balance billing occurs when a provider bills you for the difference between their charge and what your insurance pays.

EXAMPLE:

Provider charges:	$1,000
Your insurance pays:	$ 600
WITHOUT PROTECTION, you could owe:	$ 400

WITH NO SURPRISES ACT PROTECTION:

You only pay your normal copay/deductible

WHEN YOU'RE PROTECTED:

✓ All emergency services
✓ Certain out-of-network services at in-network facilities
✓ Emergency air ambulance transportation

WHEN YOU MAY BE BALANCE BILLED:

✗ You knowingly choose an out-of-network provider for non-emergency care
✗ You sign a consent form at least 72 hours before service
✗ Post-stabilization services if you choose to stay at out-of-network facility

EMERGENCY SERVICES - SPECIAL PROTECTIONS

WHAT QUALIFIES AS AN EMERGENCY?

An emergency medical condition includes:
• Severe pain requiring immediate attention
• Serious injury or sudden illness
• Conditions where lack of immediate care could cause:
- Serious danger to your health
- Serious impairment of bodily functions
- Serious dysfunction of organs or body parts

YOUR RIGHTS FOR EMERGENCY CARE:

✓ You CANNOT be balance billed
✓ You do NOT need prior authorization
✓ You pay only in-network cost-sharing amounts
✓ These protections apply even at out-of-network facilities

AFTER YOU'RE STABILIZED:

If you continue care at an out-of-network facility:
• The facility must inform you that you can transfer to in-network facility
• If you choose to stay, you may be balance billed for additional services

FREQUENTLY ASKED QUESTIONS (FAQs)

Q: Does this apply to my insurance?
A: Yes, if you have private health insurance (employer-sponsored or individual market plans). It does NOT apply to Medicare, Medicaid, VA, or TRICARE.
Q: How do I know if Pulmonary Associates of Richmond is in my network?
A: Call us at (804) 320-4243 before your appointment. We will verify your coverage and inform you of expected costs.
Q: Will I still pay copays and deductibles?

A: Yes. The No Surprises Act protects you from balance billing, but you're still responsible for your normal in-network cost-sharing amounts.

Q: What if I don't have insurance?

A: You still have the right to receive a Good Faith Estimate before services. Call (804) 320-4243 to request your estimate.

Q: Can I get a cost estimate over the phone?

A: Yes! Call (804) 320-4243. We'll provide your Good Faith Estimate within 3 business days.

Q: What if I receive a surprise bill anyway?

A: Contact our billing department immediately at (804) 320-4243. Do not pay the bill until the issue is resolved.

Q: How long do I have to dispute a bill?

A: You have 120 calendar days from the date you receive the bill to initiate the dispute resolution process.

Q: Is there a fee to dispute?

A: Yes, there's a $25 non-refundable administrative fee for federal dispute resolution. However, if you win, this fee may be refunded.

HOW TO REQUEST A GOOD FAITH ESTIMATE WHEN TO REQUEST:

• Before scheduling a service
• When you want to know costs in advance
• If you're uninsured or not using insurance
• At least 3 business days before your appointment

HOW TO REQUEST:

METHOD 1: PHONE

Call: (804) 320-4243
Ask for: Billing Department
Hours: Monday-Friday, 8:00 AM - 5:00 PM

METHOD 2: EMAIL

Email: billing@pulmonaryrichmond.com
Include: Your name, date of birth, scheduled service, and date

METHOD 3: IN PERSON

Visit: 1000 Boulders Parkway, Suite 102, Richmond, VA 23225
Ask: Front desk staff for a Good Faith Estimate request form

WHAT YOU'LL RECEIVE:

✓ Expected charges for your scheduled service
✓ Expected charges for related services
✓ Estimated out-of-pocket costs
✓ Information about other providers who may bill separately

TIMELINE:

We will provide your Good Faith Estimate within 3 business days of your request (or 1 business day if you schedule within 3-10 days of service).

DISPUTE RESOLUTION PROCESS

IF YOUR BILL IS $400+ MORE THAN YOUR GOOD FAITH ESTIMATE:

STEP 1: CONTACT PULMONARY ASSOCIATES OF RICHMOND

Phone: (804) 320-4243
Email: billing@pulmonaryrichmond.com
Address: 1000 Boulders Parkway, Suite 102, Richmond, VA 23225
Timeline: Contact us within 120 days of receiving the bill

We will work with you to:

• Review your Good Faith Estimate
• Explain any differences in charges
• Resolve the issue fairly and promptly

STEP 2: FEDERAL DISPUTE RESOLUTION (IF NEEDED)

If we cannot resolve your concern, you can initiate formal dispute:

Federal Patient-Provider Dispute Resolution

Phone: 1-800-985-3059 (Available 24/7)

Website: www.cms.gov/nosurprises

Requirements:

• Must initiate within 120 days of receiving bill

• $25 non-refundable administrative fee

• Provide copy of Good Faith Estimate and final bill

Process:

• Independent third party reviews your case

• Decision typically made within 30-60 days

• Decision is binding on both parties

STEP 3: FILE A COMPLAINT (IF RIGHTS VIOLATED)

Centers for Medicare & Medicaid Services (CMS)

Phone: 1-800-985-3059

Website: www.cms.gov/nosurprises/consumers/file-a-complaint

Virginia State Corporation Commission - Bureau of Insurance

Phone: 1-877-310-6560 or (804) 371-9741

Website: www.scc.virginia.gov/boi Email: bureauofinsurance@scc.virginia.gov

OUR COMMITMENT TO BILLING TRANSPARENCY

At Pulmonary Associates of Richmond, we are committed to:

✓ TRANSPARENCY

• Providing clear, upfront cost information

• Verifying insurance coverage before appointments

• Explaining your benefits and out-of-pocket costs

✓ COMPLIANCE

• Following all federal and state billing laws

• Protecting your rights under the No Surprises Act

• Maintaining HIPAA-compliant billing practices

✓ PARTNERSHIP

• Working with you to understand costs

• Offering payment plans when needed

• Resolving billing concerns promptly

✓ SUPPORT

• Dedicated billing team available to help

• Clear communication about charges

• Assistance with insurance questions

IMPORTANT CONTACT INFORMATION

PULMONARY ASSOCIATES OF RICHMOND

📍 ADDRESS

1000 Boulders Parkway, Suite 102

Richmond, VA 23225

📞 MAIN OFFICE

Phone: (804) 320-4243

Fax: (804) 282-1486

💳 BILLING DEPARTMENT

Phone: (804) 320-4243

Email: billing@pulmonaryrichmond.com

🕐 OFFICE HOURS

Monday - Friday: 8:00 AM - 5:00 PM
Saturday - Sunday: Closed
🌐 ONLINE
Website: www.paraccess.com
FEDERAL RESOURCES
Centers for Medicare & Medicaid Services (CMS)
Phone: 1-800-985-3059 (24/7, multilingual)
Website: www.cms.gov/nosurprises
TTY/TDD: 1-877-486-2048
U.S. Department of Health & Human Services
Website: www.hhs.gov
VIRGINIA STATE RESOURCES
Virginia State Corporation Commission - Bureau of Insurance
Phone: 1-877-310-6560 or (804) 371-9741
Website: www.scc.virginia.gov/boi
Email: bureauofinsurance@scc.virginia.gov
Address: P.O. Box 1157, Richmond, VA 23218
Virginia Department of Health
Phone: (804) 367-2102
Website: www.vdh.virginia.gov
CONSUMER ADVOCACY
Patient Advocate Foundation
Phone: 1-800-532-5274

Website: www.patientadvocate.org
LANGUAGE ASSISTANCE SERVICES

Language assistance services are available FREE OF CHARGE.
ESPAÑOL (SPANISH)
Si necesita asistencia en español sobre la Ley de No Sorpresas, llame:
• Pulmonary Associates of Richmond: (804) 320-4243
• Federal Hotline: 1-800-985-3059
OTHER LANGUAGES
For assistance in other languages, call:
• Federal Hotline: 1-800-985-3059 (24/7, multilingual support)
HEARING IMPAIRED
• TTY/TDD: 1-877-486-2048
QUICK REFERENCE CHECKLIST
BEFORE YOUR APPOINTMENT:
☐ Verify insurance coverage - Call (804) 320-4243
☐ Request Good Faith Estimate if needed
☐ Understand your copay, coinsurance, and deductible
☐ Ask about payment options if uninsured
AFTER RECEIVING A BILL:
☐ Review bill carefully and compare to Good Faith Estimate
☐ Check for errors or unexpected charges
☐ Contact billing department with questions: (804) 320-4243
☐ If bill is $400+ more than estimate, initiate dispute within 120 days
IF YOU NEED HELP:
☐ Contact our billing department first
☐ Call federal hotline: 1-800-985-3059
☐ File complaint if rights violated

☐ Seek assistance from patient advocacy organizations

IMPORTANT LEGAL INFORMATION

EFFECTIVE DATE: January 1, 2022

LAST UPDATED: January 2026

COMPLIANCE: This practice complies with the No Surprises Act (Public Law 116-260) and implementing regulations (45 CFR Part 149)

DISCLAIMER: This document provides general information about the No Surprises Act and your rights as a patient. It is not legal or financial advice. For specific questions about your situation, please contact our office, your insurance company or consult with appropriate professionals.

PRIVACY: Your health information is protected under HIPAA regulations. We maintain strict confidentiality and security measures to safeguard your personal and medical information.

PULMONARY ASSOCIATES OF RICHMOND

Excellence in Respiratory Care

Accepting New Patients | Most Insurance Plans Accepted

Same-Day Appointments Available for Urgent Needs

📞 (804) 320-4243

📍 1000 Boulders Parkway, Suite 102, Richmond, VA 23225

🌐 www.paraccess.com.com

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