

AAA Counseling and Consulting Services

No Surprises Act Notice

AAA Counseling and Consulting Services is compliant with the “No Surprises Act” of 2022.

The No Surprises Act protects individuals with private group and individual health insurance coverage and uninsured persons from receiving surprise bills for emergency and non-emergency services.

This “No Surprises Act” does not refer to Medicare/Medicaid and self-paying clients. The act protects our clients as follows: -

- Group and individual health plans and the uninsured will be protected against balanced billing and out-of-network costs for emergency, non-emergency, or supplemental services furnished by nonparticipating providers.

For any reason if you believe you have been billed with “surprised” balance billing and out-of-network cost please contact us at (908)312-3232 to resolve this matter. Insured clients can report any discrepancies to their covered individual's carrier, or a **complaint may also be filed with the Department** by clicking on the included link and the NJ Department of Banking and Insurance Department will investigate the complaint.

Visit the **<https://www.cms.gov/nosurprises>** for more information on your rights under Federal Law with the “No Surprises Act.”

Visit and read the bulletin provided by the Department of Banking and Insurance for the “No Surprises Act” at **https://www.nj.gov/dobi/bulletins/blt21_14.pdf**