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COMMISSIONER CHANEY AND CMS PARTNER TO ENFORCE BALANCE BILLING LAW

JACKSON, Miss. — A new agreement with the Centers for Medicare & Medicaid Services (CMS) will protect Mississippians from balance billing. Balance billing, or surprise billing, is when consumers are billed unanticipated out-of-network medical costs.

The Mississippi Legislature passed a law prohibiting balance billing in 2013. Since then, the Mississippi Insurance Department (MID) has successfully protected consumers covered under health insurance plans from being billed excessive amounts beyond the amount paid by their health insurance carrier. At MID's request, this state law was amended in 2019 granting the Commissioner enhanced enforcement powers. Additionally, the "No Surprises" Act went into effect on January 1, 2022 at the Federal level.

To ensure enforcement of these laws, Insurance Commissioner Mike Chaney has entered into a Collaborative Enforcement Agreement with the Centers for Medicare & Medicaid Services (CMS).

"MID will handle policy review, investigations, market conduct examinations and consumer assistance," said Commissioner Chaney. "My office will also be responsible for compliance by air ambulance providers."

CMS will undertake formal enforcement actions against a health insurance issuer, provider, facility or provider of air ambulance services in the event that MID is unable to obtain compliance from one of these entities.

Commissioner Chaney executed the agreement with CMS on May 25, 2022.

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