

Texas Department of Insurance Notice

- *You have the right to an adequate network of preferred providers (also known as "network providers"):*
 - *If you believe that the network is inadequate, you may file a complaint with the Texas Department of Insurance.*
 - *If you relied on materially inaccurate directory information, you may be entitled to have an out-of-network claim paid at the in-network percentage level of reimbursement and your out-of-pocket expenses counted toward your in-network deductible and out-of-pocket maximum.*
- *You have the right, in most cases, to obtain estimates in advance:*
 - *from out-of-network providers of what they will charge for their services; and*
 - *from your insurer of what it will pay for the services.*
- *You may obtain a current directory of preferred providers at the following website: www.bcbstx.com or by calling the Customer Service number on the back of your ID card for assistance in finding available preferred providers. If the directory is materially inaccurate, you may be entitled to have an out-of-network claim paid at the in-network level of benefits.*
- *If you are treated by a provider or hospital that is not a preferred provider, you may be billed for anything not paid by the insurer.*
- *If the amount you owe to an out-of-network hospital-based radiologist, anesthesiologist, pathologist, emergency department physician, or neonatologist is greater than \$1,000 (not including your copayment, coinsurance, and deductible responsibilities) for services received in a network hospital, you may be entitled to have the parties participate in a teleconference, and, if the result is not to your satisfaction, in a mandatory mediation at no cost to you. You can learn more about mediation at the Texas Department of Insurance website: www.tdi.texas.gov/consumer/cpmmediation.html.*