



ARMA
ARIZONA MEDICAL
ASSOCIATION

AOMA
Arizona Osteopathic Medical Association

Understanding and Preparing for Arizona's Out-of-Network Surprise Billing Laws

A.R.S. §§ 20-3111 through 20-3119

Surprise Billing

Surprise Billing- is a term used to describe charges arising when an insured individual inadvertently receives care from an out-of-network provider.

Consumer out-of-pocket spending on healthcare costs, including “surprise” medical bills is on the rise.

More than half the states, including Arizona, have passed laws to minimize their impact on consumers.

Arizona Surprise Billing Law Components

- 1. Qualifications for Surprise Billing**
- 2. Provider Disclosure Requirements**
- 3. Qualification of Surprise Bills for Dispute Resolution**
- 4. Informal Settlement Teleconference**
- 5. Arbitration, if necessary**

Qualifying Conditions for a “Surprise Bill”

Want access to the rest of this PowerPoint and all Surprise Billing resources?

Login to your Arizona Medical Association account [here](#) to access our “Surprise Billing PowerPoint” as well as the “Out of Network Healthcare Provider Form” and various other educational resources.