



## Emergency Services & Surprise Bills – Independent Dispute Resolution Process

Beginning on April 1, 2015, the New York State “Emergency Services Surprise Bill Law” goes into effect which protects patients from “surprise” out-of-network bills. You can read more about the regulation here: <http://www.dfs.ny.gov/consumer/hprotection.htm>

Patients, providers, and health plans like Oscar now have access to an Independent Dispute Resolution (IDR) process by which an independent third party (Independent Dispute Resolution Entity or IDRE) helps health plans and providers negotiate and settle appropriate charges on these “surprise” bills.

For members who wish to raise a dispute, Oscar or your provider must file the IDR application on your behalf. We provide instructions below on how to proceed if you would like Oscar to file the application for you.

	How to submit a dispute to an IDRE	Required forms (& link for download)
<b>Members</b>	<ul style="list-style-type: none"><li>• Contact Oscar via email, phone, or fax with information from the bill you would like to dispute</li><li>• Submit Assignment of Benefits form to Oscar as instructed (email to <a href="mailto:NY-IDRE@hioscar.com">NY-IDRE@hioscar.com</a> or fax (888) 977-2062)</li><li>• Oscar will submit an IDR application and may enter into negotiation with the provider on your behalf</li></ul>	<a href="#">Assignment of benefits (send to Oscar)</a>
<b>Providers</b>	Submit the IDR application directly to DFS (or contact Oscar to initiate the process)	<a href="#">IDR Application</a>

If you have any questions, please don't hesitate to reach out to us at 855-OSCAR-55. We'll help you figure out your bill and any steps you should be taking.