



# IMPORTANT NOTICE

*Re: Out-of-Network (OON) Surprise Bills and OON Emergency Room Services*

A Surprise Bill occurs when a member is treated by an out-of-network provider in an in-network facility. See the OUSDHP 1/1/2018 Plan Document for full details of a Surprise Bill. To notify the Plan of a Surprise Bill, the member (insured) or provider can file an Assignment of Benefits Form (NYS Form OON-AOB), which is found on this website. Mail or fax the completed form to:

INDECS Corporation  
Attn: NYS-SBAOB  
PO Box 668  
Lyndhurst, NJ 07071  
Fax: (201) 460-3205

When INDECS confirms a surprise bill occurred, the claim will be processed (or re-processed) as an in-network claim, with only the co-payment being required by the member/patient.

If the provider does not accept the Plan's benefit payment in full (less the co-payment the member/patient is responsible to pay), an Independent Dispute Resolution (IDR) can be filed with NYS Division of Financial Services (DFS). Here is how a provider/member can file an IDR:

## **How to file an IDR**

- To start the IDR process, log onto the **IDR portal application:** <https://www.dfs.ny.gov/portal.htm> to set up a portal account and to obtain a tracking number, as a member or provider.
- Complete **the IDR Provider or Member (Insured) Application**; and an Independent Dispute Resolution Entity (IDRE) will be assigned.
- Send the completed application to the IDRE.

**Questions.** For help, call (800) 342-3736 or email [IDRquestions@dfs.ny.gov](mailto:IDRquestions@dfs.ny.gov)