Auxilio Mutuo
El Gran Hospital de Puerto Rico

YOUR RIGHTS AND PROTECTIONS AGAINST SURPRISE MEDICAL BILLS

No Surprises Act | Patient Information Notice

Effective date: October 2026

The federal No Surprises Act provides certain protections against unexpected medical bills for emergency services and some out-of-network services. This document summarizes those protections and does not replace the applicable official notice or current legal requirements.

1. Emergency services

If you receive emergency services covered by these protections, an out-of-network provider or facility generally may not charge you more than the in-network cost-sharing amount that would apply under the law. You cannot be required to waive these protections to receive emergency care.

2. Services at in-network facilities

When you receive care at an in-network hospital or ambulatory surgical center, certain out-of-network professionals may participate in your care. In circumstances protected by law, these providers may not balance bill you beyond the applicable in-network cost-sharing amount.

Some protections cannot be waived. Others may be waived only through valid advance notice and consent when permitted by law.

3. Good faith estimates for uninsured or self-pay patients

People who do not have health insurance, or who choose not to use their insurance to pay for care, generally have the right to receive a good faith estimate of expected charges for scheduled services when they request an estimate or schedule care within the timeframes established by law.

If a bill from a provider or facility is at least $400 more than that provider's or facility's estimate, you may be eligible to use the federal patient-provider dispute resolution process, subject to applicable requirements and deadlines. An estimate is not a bill and does not guarantee that additional services will not be necessary.

4. You are not required to waive your rights

You are not required to waive your protections through a general consent form. Before signing any notice or consent involving out-of-network billing, ask for an explanation if you do not understand it.

You may ask whether the Hospital and any professionals who may bill you separately participate in your health plan's network.

5. Help, questions, and complaints

For questions about a bill from Hospital Español Auxilio Mutuo de Puerto Rico, contact Billing and Collections at facturacionycobros@auxiliomutuo.com.

For information about federal protections or to file a complaint, **visit the official CMS medical bill rights portal at https://www.cms.gov/medical-bill-rights or call 1-800-985-3059.**

Additional protections under Puerto Rico law may apply depending on your care and coverage.

6. Scope of this notice

Whether these protections apply depends on your type of coverage, services, provider, and other circumstances. This summary does not change your legal rights or replace any official disclosures required of providers and facilities.