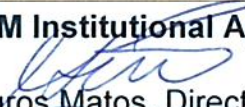


WEB TERMS AND CONDITIONS OF USE POLICIES

6 Retention, changes, and contact

Duration varies according to the function of each cookie. The preference panel must identify categories and, when feasible, providers and periods. This Policy may be updated. For questions, contact cdavila02@auxiliomutuo.com

Policy Name	No Surprises Act	Effective Date: October 2026
Policy Number	FC_PCFMS	Next Review: 2028
Prepared / Reviewed by: PCC-SEAM	HEAM Institutional Approval  Milagros Matos, Director Billings and Collections  Jorge L. Matia Serrano, MHSA Executive Director 	*Revision Date: October 2026

Your rights and protections

The federal law known as the No Surprises Act provides certain protections against surprise medical bills for emergency services and certain out-of-network services received at participating facilities. This notice summarizes general rights and does not replace the applicable official notice.

Emergency services

When you receive emergency services, as a general rule, an out-of-network provider or facility may not bill you more than the cost-sharing amount that would have applied in network. You also cannot be required to waive these protections in order to receive emergency care.

Certain services at a participating facility

When you receive services at an in-network facility, certain out-of-network providers may participate in your care. In circumstances protected by law, those providers may not balance bill you beyond the in-network cost-sharing amount. Some protections cannot be waived; others may be waived only through valid prior consent when permitted by law.

Good faith estimate

People who are uninsured or who will not use insurance may have the right to receive a good faith estimate of the expected cost of scheduled items and services. If the bill substantially exceeds the estimate, a federal dispute-resolution process may be available.

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No general waiver

You are never required to waive your protections through a general consent form. Do not sign a consent form if you do not understand it. Request information about the network status of the Hospital and the professionals who may bill separately.

Help and complaints

For questions about a Hospital bill, contact Billing and Collections at [TELEPHONE] or [EMAIL]. For information or a complaint related to federal protections, visit the official CMS No Surprises portal or call 1-800-985-3059. Puerto Rico protections may also apply; contact facturacioncobros@auxiliomutuo.com

WEB TERMS AND CONDITIONS OF USE POLICIES

Institutional Validation Sources

- U.S. Department of Health and Human Services, HIPAA Notice of Privacy Practices guidance and model notices.
- U.S. Department of Health and Human Services, Section 1557 nondiscrimination and language-access materials.
- Centers for Medicare & Medicaid Services, Hospital Price Transparency, 45 C.F.R. Part 180.
- Centers for Medicare & Medicaid Services, No Surprises Act provider and facility requirements and model disclosure notice.
- Cleveland Clinic, Site Information and Policies, including Terms of Use, Privacy Policy, Notice of Privacy Practices, Nondiscrimination and related website policies.
- Johns Hopkins Medicine, Terms and Conditions of Use, Patient Privacy Information, Nondiscrimination Notice, Price Transparency and cookie-preference resources.