

# NO SURPRISES ACT

## *Member ID Cards and Advanced Explanation of Benefits*



**The No Surprises Act (NSA)** introduces new requirements for member ID cards and Advanced Explanation of Benefits communications

### **Member ID Cards** **NSA Requirements**

For plan years beginning January 2022 or later, NSA requires that member ID cards include the following:

- In-network (INN) deductible
- Out-of-network (OON) deductible
- Out-of-pocket maximum limit
- Telephone number for member assistance
- Website URL for member assistance
- Information on where to find INN providers

NSA requirements apply to both electronic and print versions of ID Cards.

### **Zelis® Member ID**

Zelis' current technology enables delivery of NSA-ready cards on behalf of clients. Zelis will work with payers to design Zelis® Member ID Card templates to each payer's compliance specifications with the required fields shown at left.

Zelis will produce ID cards populated with client-provided information, delivered in both printed and electronic format based on member preference. We'll help payers promote electronic adoption with member email campaigns.

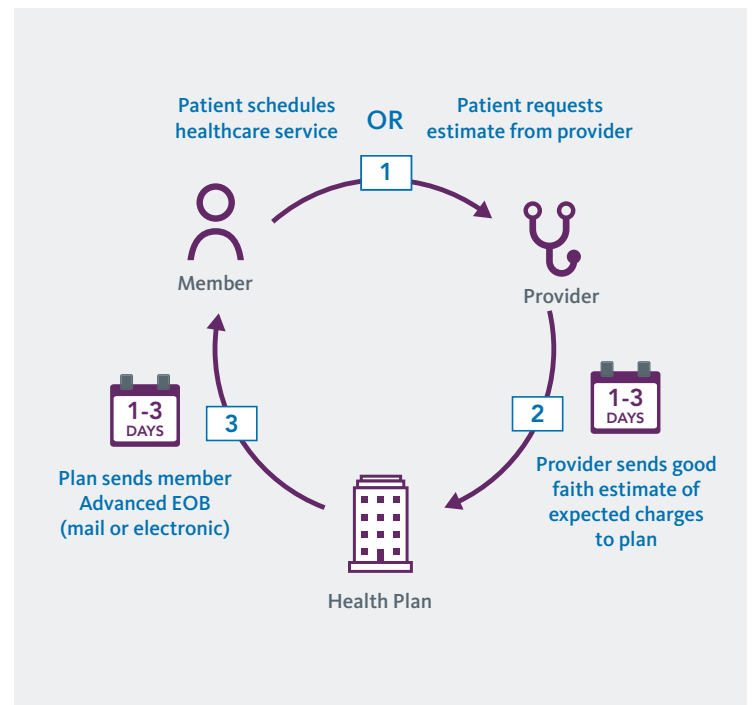
## Advanced EOBs (AEOBs) NSA Requirements

For every scheduled service the provider must submit to the payer a good faith estimate of charges. The payer must then provide the member with an AEOB. The same requirements apply whenever a member requests an estimate, with or without scheduling a service: the provider must submit a good faith estimate to the payer, and the payer must then provide the member with an AEOB.

The AEOB must include:

- Whether the provider or facility is a participating provider (INN), and the contracted rate for the item or service
- If the provider or facility is OON, description on how to find information on INN providers
- Good faith estimates for each of the following:
  - Provider billed charges (sent by the provider)
  - Amount the payer is responsible for paying
  - Member's cost-share responsibility
  - Amount the member has incurred toward meeting deductibles and OOP maximums
- A disclaimer that coverage is subject to medical management, if applicable
- Any other applicable information or disclaimer

The AEOB requirement applies to all services, in- and out-of-network, by providers and facilities. The requirement must be fulfilled when an appointment is made for services and when requested by the member, even without an appointment.



## Zelis® Member Communications

Zelis will work with payers to create NSA-ready templates for AEOBs, using client-provided data and distinguishing between pre-service estimates and claims for received care. We will leverage our communications infrastructure to publish these in both print and digital format, prior to services being rendered.

Because AEOBs are required for every service, Zelis is capable of supporting increased claim volume and distinguishing between pre-service estimates and claims for received care.

## Transparency and Estimation Partners

Zelis is committed to helping our clients deliver better estimations by exploring integration options with any other vendors, chosen by clients, to create value and revenue. We will work with clients' transparency or estimation service partners to help them:

- Enhance the quality of estimations through our out-of-network estimations and Machine-Readable Files (MRFs)
- Improve searches by adding provider network affiliation data
- Enable a complete fulfillment solution by supporting print delivery of AEOBs

**ZELIS CAN ACT  
AS AN AEOB  
ENABLEMENT  
AND FULFILLMENT  
SERVICE FOR ANY  
PROCESS THE  
CLIENTS SELECTS  
FOR CREATING  
AEOB DATA**

## Accelerate Your Digitization Strategy

While these new requirements will drive increased operational costs associated with printing, they can also serve as a catalyst to accelerate your digitization strategy. By viewing this compliance challenge as an opportunity, you can turn this into an initiative that has a net positive gain for your organization. Zelis can help.

Traditional communications were not designed for the complexities of financial healthcare transactions or to meet evolving state and federal requirements. Zelis creates communications to deliver clear information and increase member satisfaction by consolidating communications and leveraging electronic delivery.

**Zelis DOCS®** is a self-service platform that provides clear, concise, and member-friendly communications. It delivers transactional claims information that reduces member confusion by simplifying and explaining what they owe. Combined with the **Zelis Pay Plus** mobile app for members, you can more effectively keep members informed and convert them to electronic communications.

### LEARN MORE

To further explore NSA compliance and realizing the benefits of a digitization strategy, contact your Zelis representative.



**Pay for care, with care.**

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