



# Ahead of the Curve:

## Legislation Overview

The No Surprises Act (NSA), signed into law in December 2020, seeks to protect patients from surprise medical bills and prohibits balance billing of patients for certain out-of-network care.

The Transparency in Coverage Rule (TiC) was published in October 2020. Its transparency provisions empower consumers to compare costs between specific providers for any healthcare service, giving them better insight into the cost of services before they obtain care and receive a bill.

The NSA seeks to reduce surprise bills by eliminating patient balance billing in specific situations: out-of-network (OON) emergency services, OON non-emergency services at in-network facilities, and air ambulance services. The intent of the TiC is to improve transparency in healthcare costs.

Together, the NSA and TiC add a high level of complexity to claims processing and reimbursement. The legislation changes the rules of engagement between payers and providers, and many payers are concerned about meeting the deadlines for compliance.

# Solutions Innovation for No Surprises Act and Transparency in Coverage Compliance

*Zelis solutions are designed to help payers ensure compliance and navigate changing market conditions.*



## Configurable and Compliant

Every plan has different goals for managing savings and provider interactions. Zelis solutions are configured to each plan's unique parameters and use the optimal savings channel on a claim-by-claim basis – all while maintaining compliance with regulations.



## Address New Legislative Requirements

New requirements will add complexity to healthcare claims processing and administration, both pre- and post-service. Zelis addresses this complexity with new and enhanced solutions for transparency, member engagement, and out-of-network claims processing and payment.



### ***Transparency and Member Engagement***

- Cost Comparison Tool
- Machine Readable Files
  - In-network (INN rates)
  - OON allowed amounts
- Provider Directories for Zelis Networks
- ID Cards
- Advanced Explanation of Benefits (AEOBs)



### ***Out-of-Network Claims Processing and Payment***

- OON Reimbursements
  - Pre-payment Pricing
  - Pre-payment Negotiations
- Post-payment Claim Settlement
- Independent Dispute Resolution
- Provider Behavior Insights

Zelis complements our compliant solutions with legislative expertise, insights, and strategic guidance for our clients.