

# You have the right to receive a “Good Faith Estimate”

## EXPLAINING HOW MUCH YOUR MEDICAL CARE WILL COST

Under the law, health care providers need to give **patients who don't have insurance or who are not using insurance** an estimate of the bill for medical items and services.

- ▶ You have the right to receive a Good Faith Estimate (hereinafter “Estimate”) for the total expected cost of any non-emergency items or services. This includes related costs like medical tests, prescription drugs, equipment, and hospital fees.
- ▶ When applicable, make sure your health care provider gives you an Estimate, in writing, in accordance with the table below. You can also ask your health care provider, and any other provider you choose, for an Estimate before you schedule an item or service, which must be supplied to you no later than three (3) business days *after* the date of your request.

### When an appointment or service is scheduled at least ten (10) business days in advance:

An Estimate must be provided no later than three (3) business days *after* the date the appointment or service was *scheduled*.

#### Examples:

- Patient calls on Monday, May 2<sup>nd</sup> to schedule an appointment for Monday, May 16<sup>th</sup>. An Estimate must be provided to the patient by Thursday, May 5<sup>th</sup>.
- Patient calls on Friday, May 6<sup>th</sup> to schedule an appointment for Monday, May 23<sup>rd</sup>. An Estimate must be provided to the patient by Tuesday, May 10<sup>th</sup>.

### When an appointment or service is scheduled at least three (3) business days in advance:

An Estimate must be provided no later than one (1) business day *after* the date the appointment or service was *scheduled*.

#### Examples:

- Patient calls on Monday to schedule an appointment for Friday. An Estimate must be provided to the patient by Tuesday.
- Patient calls on Friday to schedule an appointment for the following Wednesday. An Estimate must be provided to the patient by Monday.

### When an appointment or service is scheduled less than three (3) business days in advance:

An Estimate is *not* required to be provided.

#### Examples:

- Patient calls on Monday to schedule an appointment for Wednesday. An Estimate is not required to be provided.
- Patient calls on Friday to schedule an appointment for the following Monday. An Estimate is not required to be provided.

- ▶ If you receive a bill that is at least \$400 more than your Estimate, you can dispute the bill.
- ▶ Make sure to save a copy or picture of your Estimate.

For questions or more information about your right to a Good Faith Estimate, visit [www.cms.gov/nosurprises](http://www.cms.gov/nosurprises) or call 888-518-5556.