

NO SURPRISES ACT NOTICE

YOUR RIGHT TO A “GOOD FAITH ESTIMATE”

Effective January 1, 2022

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 for the total expected cost of any non-emergency items or services. This includes related costs like medical tests, prescription drugs, equipment, and medical visit charges.
- Make sure your health care provider gives you a Good Faith Estimate in writing for scheduled services within designated timeframes before your medical service or item. You can also ask your health care provider, and any other provider you choose, for a Good Faith Estimate before you schedule an item or service.
- If you are billed for more than this Good Faith Estimate, you have the right to dispute the bill.
 - You may contact the health care provider or facility listed to let them know the billed charges are higher than the Good Faith Estimate. You can ask them to update the bill to match the Good Faith Estimate, ask to negotiate the bill, or ask if there is financial assistance available.
 - If you receive a bill that is at least \$400 more than your Good Faith Estimate, you can dispute the bill. There is a \$25 fee to use the dispute process. You must start the dispute process with the U.S. Department of Health and Human Services (HHS) within 120 calendar days of the date on the original bill.
 - If HHS agrees with you, you will pay the price on the Good Faith Estimate. If HHS disagrees with you and agrees with the health care provider, you will have to pay the higher amount.
- Make sure to save a copy or picture of your Good Faith Estimate.

For questions or more information about your right to a Good Faith Estimate, visit www.cms.gov/nosurprises or call 1-800-985-3059.