

YOUR RIGHT TO A GOOD-FAITH ESTIMATE FOR MEDICAL COSTS

You have the right to receive a “good-faith estimate” explaining how much your medical care will cost.

If you don’t have insurance or don’t intend to use insurance to pay for scheduled non-emergency health care items or services, federal law requires that health care providers and facilities provide you with an estimate of the expected charges for medical items and services.

- You have the right to receive a good-faith estimate for the total expected cost of any health care items or services upon request or when scheduling such items or services. This includes related costs like medical tests, prescription drugs, equipment and hospital fees.
- If you are uninsured or are not using insurance to pay for health care services and schedule a health care item or service at least three business days in advance, make sure your health care provider or facility gives you a good-faith estimate in writing within one business day after scheduling.
- If you are uninsured or are not using insurance to pay for health care services and schedule a health care item or service at least 10 business days in advance, make sure your health care provider or facility gives you a good-faith estimate in writing within three business days after scheduling.
- If you are uninsured or are not using insurance to pay for health care services, you can also ask any health care provider or facility for a good-faith estimate before you schedule an item or service. If you do, make sure the health care provider or facility gives you a good-faith estimate in writing within three business days after you ask.
- If you are uninsured or not using insurance to pay for your health care services and receive a bill that is at least \$400 more than your good-faith estimate, you can dispute the bill.
- Make sure to save a copy or picture of your good-faith estimate and the bill.

If you have questions, or for more information about your right to a good-faith estimate, visit www.cms.gov/nosurprises/consumers, email FederalPPDRQuestions@cms.hhs.gov, or call 1-800-985-3059.