



GOOD FAITH ESTIMATES

You have the right to receive a "**Good Faith Estimate**" (GFE) of charges for a nonemergency medical service provided by a healthcare facility or practitioner. In addition, if you are uninsured or intending to pay for the service out of pocket, federal law requires that a provider or facility provide you with an estimate for all scheduled, nonemergency healthcare services at least **one business day before** the services are to be performed.

If you schedule an appointment at least 3 business days before the appointment date you must be given a GFE no later than 1 business day after scheduling. If you schedule the appointment at least 10 business days before the appointment date or request cost information about an appointment or service, you must be given a GFE no later than 3 business days after scheduling or requesting.

The GFE does not include any unknown or unexpected costs that may arise during your appointment. You could be charged more if complications or special circumstances occur. If this happens, federal law allows you to dispute the bill if you receive a bill that is at least \$400 more than your GFE.

There is a new patient-provider dispute resolution (PPDR) process available to you. Under this process, you may request a payment review and decision from an independent company certified by HHS. These companies are referred to as Selected Dispute Resolution (SDR) entities. The SDR entity will decide what amount you must pay. If you choose to use the dispute resolution process, you must start the process within 120 calendar of the date on the original bill.

The U.S. Department of Health and Human Services (HHS) will charge a \$25 fee to dispute a bill. You will need a copy of your GFE.