NO INSURANCE OR CHOOSING NOT TO USE YOUR INSURANCE?

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

- You have the right to receive a Good Faith Estimate* for the total expected cost of any non-emergency items or services when scheduling such services, or upon request. This includes related costs like medical tests, prescription drugs, equipment, and hospital fees.
- If you schedule a health care service at least (3) business days in advance, make sure your health care practice or facility gives you a Good Faith Estimate in writing (1) business day after scheduling. If you schedule a health care service at least (10) days in advance, make sure your health care practice or facility gives you a Good Faith Estimate in writing within (3) business days after scheduling.
- You can also ask a health care practice or facility for a Good Faith Estimate before you schedule an item or service. If you do, make sure the healthcare practice or facility gives you a Good Faith Estimate in writing within (3) business days of you requesting it.
- If you 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.

  For questions or more information about your right to a Good Faith Estimate, visit **www.cms.gov/nosurprises**, call [800-985-3059, 8am-8pm ET seven days a week; TTY: 800-985-3059] or email FederalPPDRQuestions@cms.hhs.gov.

*A Good Faith Estimate details the costs of items and services that are reasonably expected for your specific healthcare needs. The estimate is based on information known and provided at the time the estimate was created. The Good Faith Estimate does not include any unknown or unexpected costs that may arise during treatment. You could be charged more if complications, special circumstances, or additional information is relayed.