



## **Good Faith Estimate**

### **New rules to protect you from surprise medical bills and payment disputes.**

**As of 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 must provide patients who do not have insurance OR who are not using insurance with an estimate of the costs of items and services that are reasonably expected for your health care needs. The estimate is based on information known at the time the estimate was created. You could be charged more if complications or special circumstances occur. If this happens, federal law allows you to dispute the bill.

- 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, medical equipment, and hospital fees.
- Make sure your health care provider gives you a Good Faith Estimate **IN WRITING** at least 1 **BUSINESS DAY** before your medical service or item. You can ask your health care provider, or any provider you choose, for a Good Faith estimate before scheduling a service or item.
- Be sure to keep a copy or picture of your Good Faith Estimate in a safe place. You may need it if you are billed a higher amount.
- If you receive a bill that is at least \$400 or more than the Good Faith Estimate, you can dispute the bill.

For questions or more information, visit [www.cms.gov/nosurprises](http://www.cms.gov/nosurprises) or call 1-800-985-3059.