

“Right to Receive a Good Faith Estimate of Expected Charges” Under the “No Surprises Act”

Under the law, health care providers need to give **patients who don’t have insurance or who are not using insurance, or out of network** an estimate of the bill for treatment services.

We hear plenty of stories in the news of people getting unexpected bills after receiving medical procedures. You may have experienced this for medical treatment or care you received. For example: When you see a doctor or other health care provider you may owe certain out-of-pocket-costs such as a copayment, coinsurance, and /or a deductible. You may have other costs or have to pay the entire bill, if you see a provider or visit a health care facility that isn’t in your health plan’s network.

To counter this, congress has enacted a law that states requiring that all medical providers give "Good Faith Estimates" prior to treatment clearly stating what estimated cost and duration of treatment will be. **In other words, you now have the right to receive a “Good Faith Estimate” explaining how much your medical care will cost.**

Unlike many medical procedures, mental health treatment is often an ongoing service, and it can be hard to estimate how long treatment will take. Many factors impact duration of treatment, including everyday life problems that arise. Treatment can take time or treatment can last under one year. Your Good Faith Estimate will be based on one year of services. **It is only an estimate.** We will continue to reassess this as treatment continues, so we may update your GFE as needed.

- 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 hospital fees.
- Make sure your health care provider gives you a Good Faith Estimate in writing at least one business day 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 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