No Surprises:
What's a good faith estimate?

If you don't have health insurance or you plan to pay for health care bills yourself, generally, health care providers and facilities must give you an estimate of expected charges when you schedule an appointment for a health care item or service, or if you ask for an estimate. This is called a "good faith estimate."

A good faith estimate isn't a bill

The good faith estimate shows the list of expected charges for items or services from your provider or facility. Because the good faith estimate is based on information known at the time your provider or facility creates the estimate, it won't include any unknown or unexpected costs that may be added during your treatment. Generally, the good faith estimate must include expected charges for:

- The primary item or service
- Any other items or services you're reasonably expected to get as part of the primary item or service for that period of care.

The estimate might not include every item or service you get from another provider or facility, even if some items or services may seem connected to the same service. For example, if you're getting surgery, the good faith estimate could include the cost of the surgery, anesthesia, any lab services, or tests.

In some cases, items or services related to the surgery **that are scheduled separately**, like certain pre-surgery appointments or physical therapy in the weeks after the surgery, might not be included in the good faith estimate. You'll get a separate good faith estimate when you schedule those items or services with the provider or facility, or if you ask for it.

Your right to a good faith estimate

Providers and facilities must give you the good faith estimate:

- After you schedule a health care item or service. If you schedule an item or service at least 3 business days before the date you'll get the item or service, the provider must give you a good faith estimate no later than 1 business day after scheduling. If you schedule the item or service OR ask for cost information about it at least 10 business days before the date you get the item or service, the provider or facility must give you a good faith estimate no later than 3 business days after you schedule or ask for the estimate.
- That includes a list of each item or service (with the provider or facility), and specific details, like the health care service code.
- In a way that's accessible to you, like in large print, Braille, audio files, or other forms of communication.

Providers and facilities must also explain the good faith estimate to you over the phone or in person if you ask, then follow up with a written (paper or electronic) estimate, per your preferred form of communication.

Keep the estimate in a safe place so you can compare it to any bills you get later. After you get a bill for the items or services, if the billed amount is $400 or more above the good faith estimate, you may be eligible to dispute the bill.

For more information, review an example of what a good faith estimate may include (PDF) and examples of good faith estimates that do and don't qualify for the dispute process (PDF).

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