

Effective January 1, 2022, a ruling went into effect called the “No Surprises Act” which requires healthcare providers to offer a “Good Faith Estimate” regarding out-of-network services. The Good Faith Estimate (GFE) works to show the reasonably expected cost of items and services to meet your healthcare needs based on information known at the time the estimate was created. The Good Faith Estimate does not include any unknown or unexpected costs that may arise during treatment. Under Section 2799B-6 of the Public Health Service Act (PHSA), health care providers are required to inform individuals who are not enrolled in an insurance plan, or who are seeking care with an out-of-network provider, a Good Faith Estimate of their expected charges. This is to be provided in writing upon beginning services, upon request from you as the recipient of services, and upon any change in estimated cost of services based on changes in need.

Disclaimer: This Good Faith Estimate shows the costs of items and services that are reasonably expected for your health care needs for an item or service. The estimate is based on information known at the time the estimate was created, and does not include any unknown or unexpected costs that may arise during treatment. If you are billed for more than this Good Faith Estimate, you have the right to dispute the bill. Throughout your treatment, the provider may recommend additional items or services as part of your treatment that are not reflected in this estimate. These would need to be scheduled separately with your consent and the understanding that any additional service costs are in addition to the Good Faith Estimate. If your needs change during treatment, your provider should supply a new, updated Good Faith Estimate to reflect the changes to treatment, and the accompanying cost changes. You may contact the health care provider or facility listed to let them know the billed charges are higher than the Good Faith Estimate. You can ask them to update the bill to match the Good Faith Estimate, ask to negotiate the bill, or ask if there is financial assistance available. **The Good Faith Estimate is not a contract** between provider and client and does not obligate or require the client to obtain any of the listed services from the provider. You may also start a dispute resolution process with the U.S. Department of Health and Human Services (HHS). If you choose to use the dispute resolution process, you must start the dispute process within 120 calendar days (about 4 months) of the date on the original bill. There is a \$25 fee to use the dispute process. If the agency reviewing your dispute agrees with you, you will have to pay the price on this Good Faith Estimate. If the agency disagrees with you and agrees with the health care provider or facility, you will have to pay the higher amount. To learn more and get a form to start the process, go to www.cms.gov/nosurprises or call HHS at (800) 985-3059. For questions or more information about your right to a Good Faith Estimate or the dispute process, visit www.cms.gov/nosurprises or call (800) 985-3059. Keep a copy of this Good Faith Estimate in a safe place or take pictures of it. You may need it if you are billed a higher amount.