Good Faith Estimates

You are generally considered an uninsured or self-pay individual if you do not have health insurance or do not plan to use your insurance to pay for a medical item or service. If you are an uninsured or self-pay individual, a provider or facility must give you a "good faith estimate" detailing what you may be charged before you receive the item or service. If you schedule an item or service at least 3 business days before the date you will receive the item or service, you must be given a good faith estimate no later than 1 business day after scheduling. If you schedule the item or service at least 10 business days before the date you will receive it, or request cost information about an item or service, the provider or facility must give you a good faith estimate no later than 3 business days after scheduling or requesting.

The good faith estimate will include:

- A list of items and services that the scheduling provider or facility reasonably expects to provide you for that period of care.
- In 2022, the good faith estimate may not include all expected charges for items and services from a co-provider or co-facility for items and services that are usually expected to be provided along with the primary item(s) or service(s). This means, for example, that until January 1, 2023, if you schedule a knee replacement surgery with a particular surgeon, your surgeon's good faith estimate may not include the expected charges from your anesthesiologist. You may however request a good faith estimate directly from a co-provider or co-facility.
- Applicable diagnosis codes and service codes.
- A notification that if the billed charges are higher than the good faith estimate, you can ask your provider or facility to update the bill to match the good faith estimate, ask to negotiate the bill, or ask if there is financial assistance available.
- Information on how to dispute your bill if it is at least $400 higher for any provider or facility than the good faith estimate you received from that provider or facility.