



Your Rights to a Good Faith Estimate

You have the right to receive a “Good Faith Estimate” explaining how much your medical care will cost.

Both federal and state laws give patients rights to Good Faith Estimates of the bill for nonemergency health care items and services.

Rights under Federal Law

Healthcare providers need to **give patients who don’t have insurance or who are not using insurance** an estimate of the bill for medical items and services.

- 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 1 business day before your scheduled medical item or service.
- You also can 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.**

Rights under State Law

Healthcare providers need to give an estimate of the bill for medical items and services to **all patients who request an estimate.**

- Any patient (insured, uninsured, or self-pay) may request a Good Faith Estimate of expected charges for nonemergency health care items and services.
- When an estimate is requested, you will be provided a written copy of a Good Faith estimate within 3 business days of the request (when uninsured or self-pay) and within 5 business days of the request (when insured).

For questions or more information about your rights to a Good Faith Estimate,

- visit www.cms.gov/nosurprises/consumers or call 1-800-985-3059; or
- visit www.in.gov/idoi or call 1-800-622-4461