



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

Under the law, health care 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 (GFE) 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.
- The GFE does not include any unknown or unexpected costs that may arise during treatment. Unique to Dermatology, you may schedule your appointment for a particular reason and during your visit you or the provider may identify other areas of concern and the provider may perform unexpected procedures which were not contemplated at the time this GFE was created (such as a biopsy which would also result in unanticipated charges for pathology).
- If you schedule a health care item or service at least 3 business days in advance, make sure your health care provider or facility gives you a GFE in writing within 1 business day after scheduling. You can also ask your health care provider, and any other provider you choose, for a GFE before you schedule an item or service.
- If you receive a bill that is at least \$400 more than your GFE, federal law allows you to dispute the bill.
- The GFE is not a contract and does not require the uninsured or self-pay individual to obtain the items and services from any of the providers or facilities identified on the good faith estimate.
- Make sure to save a copy or picture of your GFE.

For questions or more information about your right to a Good Faith Estimate or the dispute process, visit <https://www.cms.gov/nosurprises/consumers> or call 1-800-985-3059.