

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

Under the law, health care providers need to give **patients who choose not to use their insurance** an estimate of the bill for medical items and services. This also includes patients receiving treatment in which their insurance will not cover those services.

- 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. The Good Faith Estimate does not include any unknown or unexpected costs that may arise during treatment
- Make sure your health care provider gives you a Good Faith Estimate in writing at least 1 business day before your medical service if your services are scheduled less than 9 days in advance. Estimates can be provided within 3 business days if scheduled 10 days in advance. Or within 1 business day upon request. You can also 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.
- U.S. Department of Health and Human Services (HHS) 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.”
- Make sure to save a copy or picture of your Good Faith Estimate.

If you would like to request a good faith estimate please contact, Revenue Integrity, 816-691-8547.

The federal phone number for information and complaints is: 1-800-985-3059. To file a complaint or dispute with the Division of Consumer Affairs: email [consumeraffairs@insurance.mo.gov](mailto:consumeraffairs@insurance.mo.gov).

Visit <https://www.cms.gov/nosurprises> for more information about your rights under federal law.