

Good Faith Estimate & Your Rights

Plain-language information for uninsured and self-pay clients.

What it means

If you are not using health insurance to pay for care, federal law generally gives you the right to receive a written estimate of expected charges when you request one or when qualifying services are scheduled in advance.

A Good Faith Estimate is not a bill. It is based on the information available when the estimate is prepared and may need to be updated if the expected services, frequency, or duration changes.

Timing

When care is scheduled 3-9 business days in advance, the estimate is generally due within 1 business day after scheduling. When scheduled 10 or more business days in advance, it is generally due within 3 business days. You may also request an estimate before scheduling.

What an individualized estimate may include

The expected service, anticipated frequency or time period, provider information, and expected charges based on the plan known at that time.

Questions or disputes

Ask Caula Counselor for an individualized Good Faith Estimate. Federal dispute rights may be available when a provider bill is at least \$400 more than that provider's estimate. Current official information is available through the Centers for Medicare & Medicaid Services at cms.gov/nosurprises.

This public handout explains the process; it is not your individualized Good Faith Estimate and is not legal advice.

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