If you do not have health insurance <u>or</u> are choosing not to use your health insurance, you 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 clients who don't have certain types of health care coverage or who are not using certain types of health care coverage an estimate of their bill for health care items and services before those items or services are provided. This is called a "Good Faith Estimate."

You will be given your Good Faith Estimate as indicated below:

- If you schedule a health care item or service at least <u>3 business days in advance</u>, your health care provider may give you a Good Faith Estimate in writing 1 business day after scheduling.
- If you schedule a health care item or service at least <u>10 business days in advance</u>, your health care provider may give you a Good Faith Estimate in writing within 3 business days after scheduling.
- You can also ask your health care provider for a Good Faith Estimate before you schedule an item or service. If you do submit a request, your provider will give you a Good Faith Estimate in writing within 3 business days of your request.

If you receive a bill that is at least \$400 more than your Good Faith Estimate, you can dispute the bill. If you have any questions related to a bill that you've received, please contact the McNabb Center's Director of Client Billing Services at 865-329-9125.

For questions or more information about your right to a Good Faith Estimate, visit <u>www.cms.gov/nosurprises/consumers</u>, email <u>FederalPPDRQuestions@cms.hhs.gov</u>, or call 1-800-985-3059.