Sample Notice of Uninsured (or Self-Pay) Individual’s Right to Receive a Good Faith Estimate

Providers and facilities must post a Notice of the Right to Receive a Good Faith Estimate for Uninsured (or Self-Pay) Individuals.

Sample Notice

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 patients 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.

- You have the right to receive a Good Faith Estimate for the total expected cost of any health care items or services upon request or when scheduling such items or services. This includes related costs like medical tests, prescription drugs, equipment, and hospital fees.

- 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 Good Faith Estimate in writing within 1 business day after scheduling. If you schedule a health care item or service at least 10 business days in advance, make sure your health care provider or facility gives you a Good Faith Estimate in writing within 3 business days after scheduling. You can also ask any health care provider or facility for a Good Faith Estimate before you schedule an item or service. If you do, make sure the health care provider or facility gives you a Good Faith Estimate in writing within 3 business days after you ask.

- If you receive a bill that is at least $400 more for any provider or facility than your Good Faith Estimate from that provider or facility, you can dispute the bill.

The notice must be clearly visible in the office and on-site where scheduling or questions about the cost of items or services occur, and be easy to find on the website of the provider or facility.

This document informs consumers about their new rights. No action is needed by consumers.

View this document: Right to Receive a Good Faith Estimate of Expected Charges

Providers generally must provide to consumers who are uninsured or choose not to use their insurance (self-pay) a good faith estimate if the consumer requests one or schedules care at least 3 business days before their visit.

The good faith estimate must be provided either on paper or electronically, such as through the provider’s patient portal or e-mail, and in the format preferred by the consumer.

Consumers should keep the estimate to compare with any bills they later receive. They will need it if they wish to dispute the amount of the bill.

View a Sample Good Faith Estimate for Uninsured (or Self-Pay) Individuals.

If a consumer is not expected to be billed, they may receive a shorter form. View a Sample Good Faith Estimate Abbreviated Version. Note that providers and facilities are not required to use either exact form, as long as the form they use includes the required information.

If a consumer’s bill is $400 or more above the Good Faith Estimate for a provider or facility, the consumer may dispute the charges. View the Decision Tree: Patient-Provider Dispute Resolution Process to learn more about the Patient-Provider Dispute Resolution process. Visit this page to start a dispute online.

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This document is intended to provide clarity to the public about requirements related to surprise billing. It does not have the force and effect of law.

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