

## How to know if you can dispute your medical bill

You'll need the good faith estimate from your provider, and the bills you got after you received your care, to find out if you can dispute your bill. Your billed charges must be at least \$400 over your provider's good faith estimate to dispute a bill. [Learn more about payment disputes.](#)

Your good faith estimate might include estimates from more than one provider and you might get bills that together add up to \$400 more than your combined estimate from all providers. However, you can dispute a bill only if a single provider's bill is \$400 more than their estimate.

Here are examples to help you know if you can dispute your bill.

### Examples from a good faith estimate with one provider

**Example 1: No, you can't dispute this bill.** The total billed amount is \$275 more than the good faith estimate, which is less than the \$400 threshold.

Dr. Smith	Good faith estimate amount	Billed amount	Difference between estimate and billed amounts
Item 1	\$300	\$350	\$50
Item 2	\$1,275	\$1,500	\$225
Item 3	\$550	\$550	\$0
<b>Total</b>	<b>\$2,125</b>	<b>\$2,400</b>	<b>\$275 higher</b>

**Example 2: Yes, you can dispute this bill.** The total billed charges are \$575 more than the good faith estimate, which is higher than the \$400 threshold.

Dr. Smith	Good faith estimate amount	Billed amount	Difference between estimate and billed amounts
Item 1	\$300	\$350	\$50
Item 2	\$1,275	\$1,500	\$225
Item 3	\$550	\$850	\$300
<b>Total</b>	<b>\$2,125</b>	<b>\$2,700</b>	<b>\$575 higher</b>

**Example 3: Yes, you can dispute this bill.** The total billed charges include a new item (Item 4) that wasn't included in the good faith estimate. The addition of this new billed item brings the difference between the estimate and the billed amounts to \$475, which is higher than the \$400 threshold.

Dr. Smith	Good faith estimate amount	Billed amount	Difference between estimate and billed amounts
Item 1	\$300	\$350	\$50
Item 2	\$1,275	\$1,500	\$225
Item 3	\$550	\$550	\$0
Item 4	Not included	\$200	\$200
<b>Total</b>	<b>\$2,125</b>	<b>\$2,600</b>	<b>\$475 higher</b>

## Examples from a good faith estimate with two providers

**Example 4: No, you can't dispute this bill.** Two providers are on the same good faith estimate, and the total billed amount for both providers exceeds the good faith estimate by more than \$400—but neither of the provider's individual billed amounts exceeds that provider's estimate by \$400 or more.

Providers	Good faith estimate amount	Billed amount	Difference between estimate and billed amounts
<b>Dr. Smith</b>			
Item 1	\$300	\$350	\$50
Item 2	\$1,275	\$1,500	\$225
Item 3	\$550	\$650	\$100
<b>Total from Dr. Smith</b>	<b>\$2,125</b>	<b>\$2,500</b>	<b>\$375 higher</b>
<b>Dr. Miller</b>			
Item 1	\$500	\$800	\$300
Item 2	\$400	\$425	\$25
<b>Total from Dr. Miller</b>	<b>\$900</b>	<b>\$1,225</b>	<b>\$325 higher</b>
<b>Total, all providers</b>	<b>\$3,025</b>	<b>\$3,725</b>	<b>\$700 higher</b>

**Example 5: You can dispute only Dr. Smith's bill.** Two providers are on the same good faith estimate, and the total billed amounts for both providers are higher than the \$400 threshold. Only Dr. Smith's bill is \$400 or more than the estimate. You can't dispute Dr. Miller's bill since it's only \$325 higher than the estimate.

Providers	Good faith estimate amount	Billed amount	Difference between estimate and billed amounts
<b>Dr. Smith</b>			
Item 1	\$300	\$350	\$50
Item 2	\$1,275	\$1,500	\$225
Item 3	\$550	\$850	\$300
<b>Total from Dr. Smith</b>	<b>\$2,125</b>	<b>\$2,700</b>	<b>\$575 higher</b>
<b>Dr. Miller</b>			
Item 1	\$500	\$800	\$300
Item 2	\$400	\$425	\$25
<b>Total from Dr. Miller</b>	<b>\$900</b>	<b>\$1,225</b>	<b>\$325 higher</b>
<b>Total, all providers</b>	<b>\$3,025</b>	<b>\$3,925</b>	<b>\$900 higher</b>