# 2. Good Faith Estimate (GFE) Request Script

**Before scheduled care**

(obviously you can rephrase these any way you prefer)

## How to Request a Good Faith Estimate

**A Good Faith Estimate (GFE) helps you understand what medical care is expected to cost before you receive it.**

Under federal law, uninsured patients and patients who choose not to use their insurance for a scheduled service generally have the right to receive a Good Faith Estimate from their provider.

The estimate should explain the expected charges for the care being scheduled.

Consider using the following script when contacting your doctor, hospital, surgery center, imaging center, or other healthcare provider.

## Step 1: Request Your Estimate

**Phone Script:**

"Hello, I am planning to receive medical services from your facility. I would like to request a Good Faith Estimate under the No Surprises Act.

I will be paying for these services myself and would like to receive a written estimate of the expected charges before scheduling my care.

Could you please tell me how to submit this request?"

## Step 2: Provide the Details

The provider may need information about your planned care.

Be prepared to provide:

- Your name and contact information.
- The name of the doctor or facility.
- The type of service, procedure, or treatment.
- The expected date of service, if known.
- Any other details needed to identify the care being requested.

## Step 3: Ask What the Estimate Includes

**What to say:**

"I would like the estimate to include all expected charges related to my care, including any facility fees, provider fees, anesthesia, laboratory work, imaging, medications, and other services that may be billed separately."

Also ask:

1. Are there other providers involved in my care?
2. Will any other provider send me a separate bill?
3. Are there services that are not included in this estimate?
4. What could cause my final bill to be higher?
5. Who should I contact if I have questions about the estimate?
6. Do you have payment plans available?
7. Do you participate with any patient medical-financing companies?

## Step 4: Request the Estimate in Writing

"Please send me the Good Faith Estimate in writing so I can review it before receiving services. I would also like to know who I should contact if I have questions or if the final bill is different from the estimate."

Keep a copy of the estimate for your records.

## Step 5: Review Your Estimate

Before receiving care, check that you understand:

- The expected cost of each service.
- The total expected cost.
- Which providers and facilities are included.
- Which services may be billed separately.
- Any services that are not included.
- The expected date or dates of care.

If anything is unclear, contact the provider and ask for an explanation.

## Step 6: Know Your Rights if the Final Bill Is Higher

If you are uninsured or choose not to use insurance, federal rules provide a process for disputing certain bills that are higher than your Good Faith Estimate.

**You may qualify for the federal patient-provider dispute process if:**

- Your bill from a particular provider or facility is at least $400 more than that provider's or facility's Good Faith Estimate.
- You submit the dispute within 120 calendar days of receiving the initial bill.

The dispute process may help resolve the difference between the estimated and billed amount.

There may be fees and additional requirements for using this process. Follow the instructions provided by the federal dispute process.

## Important GFE Information

- A Good Faith Estimate is generally required when an uninsured or self-pay patient requests one or schedules care at least three business days in advance.
- If care is scheduled 3–9 business days ahead, the estimate generally must be provided within one business day after scheduling or requesting it.
- If care is scheduled at least 10 business days ahead, the estimate generally must be provided within three business days after scheduling or requesting it.
- A GFE is an estimate, not a guarantee that the final bill will be exactly the same.
- A GFE from one provider may not include charges from other providers involved in your care.
- Keep your estimate, appointment information, bills, and payment records.

**Additional Information:** Visit CMS.gov and search for "Good Faith Estimate" or "No Surprises Act" to learn more about your federal rights.

**The MESH Collective encourages members to request written estimates before receiving care. Knowing the expected cost ahead of time gives you more control over your healthcare spending.**