**No Surprises Act**

**The No Surprises Act protects individuals from surprise medical billing. You have the right to receive a “Good Faith Estimate” explaining how much your medical and mental health care will cost if you choose to see a provider who is not in network with your insurance.**

Under Section 2799B-6 of the Public Health Service Act, health care providers and facilities are required to inform individuals who do not have insurance or are not seeking to file a claim with their plan or coverage with a “Good Faith Estimate,” (GFE) of expected charges. This GFE should be present both orally and in writing at the time of scheduling health care items and services, to receive a “Good Faith Estimate” of expected charges.

Under the law, health care providers need to give patients who don’t have insurance or who are not using insurance to cover services an estimate of the expected charges for medical services, including psychotherapy services.

●You have the right to receive a Good Faith Estimate for the total expected cost of any non-emergency items or services.

●You can ask your health care provider, and any other provider you choose, for a Good Faith Estimate before you schedule a service.

●If you receive a bill that is at least $400 more than your Good Faith Estimate, you can dispute the bill.

●Make sure to save a copy or picture of your Good Faith Estimate.

For questions or more information about your right to a Good Faith Estimate, visit www.cms.gov/nosurprises or call (800) 368-1019