

## **Good Faith Estimates FAQ**

**Q1.** Do people with insurance who don't plan on using their benefits still get a GFE (Good Faith Estimate)?

- A.** If you're not planning on using insurance, let the PFS counselor know when you schedule your appointment. They'll start the GFE process to make sure you get your GFE on time.

**Q2.** In what form must a GFE be provided?

- A.** You'll receive your information in writing, either by email or US mail (postal service). The PFS counselor will also attempt to contact you by phone as a courtesy.

**Q3.** When receiving Financial Assistance or Indigent benefits should a patient expect to receive a GFE call or letter from the PFS counselor?

- A.** You will receive a phone call, a GFE letter, and an acceptance letter from the patient navigator about the estimated costs.

**Q4.** Are hospitals who offer a set rate for a treatment required to send out a GFE?

- A.** Yes

**Q5.** For recurring items and services, does a GFE need to be provided for each instance of a recurring item or service?

- A.** No! You'll receive only one GFE, which should be in clear, plain language and include the recurring items or services. Keep until the end of the year, after which you'll need to have a new GFE created. At NTMC, our charges are subject to change after the calendar year changes.

**Q6.** Is a provider/facility required to provide a GFE to a Self-Pay individual upon scheduling a same-day (or walk in) item/ service?

- A.** No! If you're an uninsured individual, under 45 CFR 149.610, if you schedule a same-day item or service, you don't need a GFE. It's not required in that case.

**Q7.** Must a GFE include a diagnosis code, even when a physician or facility does not know?

- A.** No, we will only need a diagnosis code if it has an impact on how the GFE is calculated.

**Q8.** Are providers/facilities required to provide expected charges for future visits in the same GFE provided for an initial visit?

- A.** No, providers and facilities don't have to list any future costs or services that might happen after the first visit in the initial visit Good Faith Estimate (GFE).

**Q9.** Can an Out-of-Network patient waive their right to surprise billing?

**A.** Yes, if you want to go to a doctor or hospital that's not in your insurance network, you can do that. However, you may have to sign a waiver, before receiving your care, except in emergency situations.

**Q10.** Does the patient have to sign the GFE?

**A.** No. The GFE is not a contract or agreement.