

# CHAPIN & RUSSELL ASSOCIATES

(A Division of Resource Management Services, Inc.)

## Understanding the Good Faith Estimate of Charges

Under the law, the “No Surprise Act 2022”, health care providers are required to provide clients who **do not** have insurance or who **choose not to** use insurance, an estimate of the costs for medical items and counseling services at Chapin & Russell Associates.

- Clients have the right to receive a Good Faith Estimate for the expected cost of any non-emergency items or services. This includes related costs like counseling services, coaching or psychological testing.
- Chapin & Russell will make every effort to provide you with a Good Faith Estimate in writing or electronically before your initial service date.
- You are encouraged to save a copy of your Good Faith Estimate for future reference.
- There may be additional items or services your provider or facility recommends as part of the course of care that must be scheduled or requested separately and are not reflected in the initial good faith estimate.
- Keep in mind the information provided in the Good Faith Estimate is only an estimate and that actual services or charges may differ from the Good Faith Estimate.
- If you believe that your charges are not fair or have been improperly billed, contact us to report your concerns and to review the charges. In the unlikely event your charges exceed the Good Faith Estimate by \$400 or more without a reasonable explanation, federal law allows you to dispute the bill. If you remain dissatisfied with the provider’s attempt at resolution, you can begin a dispute resolution process with the U.S. Department of Health and Human Services within 120 calendar days of the date on the original bill. The initiation of a client-provider dispute resolution process will not adversely affect the quality of your care.
- The Good Faith Estimate is not a contract and does not require the uninsured (or self-pay) client to obtain the services from any of the providers or facilities identified in the good faith estimate.

For questions, additional information, or to file a complaint about your rights go to:

[www.cms.gov/nosurprises/consumers](http://www.cms.gov/nosurprises/consumers) or call 1-800-985-3059.