



Your Right to a Good Faith Estimate Federal and State Law Protections

You have the right to receive a **Good Faith Estimate (GFE)** explaining how much your health care services are expected to cost.

Federal Law (No Surprises Act)

Under federal law, health care providers must give patients who **do not have insurance or who are not using insurance (self-pay patients)** a Good Faith Estimate of the expected charges for non-emergency health care items and services.

- You have the right to receive a written Good Faith Estimate for the total expected cost of non-emergency items or services, including related costs such as laboratory tests, medical services, and other diagnostic testing.
- You may request a Good Faith Estimate before scheduling services.
- If you schedule a service at least 3 business days in advance, you are entitled to receive a Good Faith Estimate within 1 business day of scheduling.
- If you schedule a service at least 10 business days in advance, you are entitled to receive a Good Faith Estimate within 3 business days of scheduling.
- If you receive a bill that is \$400 or more above your Good Faith Estimate, you have the right to initiate a federal patient-provider dispute resolution process.
- Be sure to keep a copy of your Good Faith Estimate.

For more information about your federal rights, visit www.cms.gov/nosurprises or call 1-800-985-3059.

Indiana Patients (Effective July 1, 2025)

Under Indiana law (Ind. Code §§ 25-1-9.8 and 27-1-46):

- If health care services have been ordered, scheduled, or referred, you may request a Good Faith Estimate.
- A practitioner or facility must provide the Good Faith Estimate within two (2) business days of your request.
- When provided by a facility, the Good Faith Estimate must include the expected charges for laboratory and diagnostic services related to the episode of care.
- A Good Faith Estimate is not required if the service will be provided in less than two (2) business days.





Illinois Patients

Under Illinois law (Public Act 102-0901 and related regulations):

- Upon request, a health care provider or facility must provide a written estimate of reasonably anticipated charges for scheduled services.
- The estimate must be provided within five (5) business days of the request, or sooner if required by federal law.
- The estimate is based on the information available at the time and is not a guarantee of final charges.

Important Information About Laboratory Services

Laboratory testing is typically ordered or referred by a licensed health care practitioner. You may request a Good Faith Estimate after testing has been ordered or scheduled.

A Good Faith Estimate:

- Is based on services reasonably expected at the time it is prepared
- Does not include unforeseen services that may become necessary
- Is not a guarantee of final charges
- May vary based on insurance coverage, medical necessity determinations, or additional testing ordered by your provider

How to Request a Good Faith Estimate

To request a Good Faith Estimate of expected charges for laboratory services that have been ordered or scheduled, please contact:

Alverno Laboratories

 **Billing Department:** (877) 937-2190

 **Compliance Department:** ACOCOMPLIANCETEAM@alvernolabs.com

