

# No Surprises Act

## GOOD FAITH ESTIMATE

### Your Rights as a Chiropractic Patient

#### A Guide to Understanding Your Billing Rights Under the No Surprises Act

As of January 1, 2022, the No Surprises Act has helped protect patients from unexpected medical bills, when you don't have insurance or elect to pay out of pocket.

#### How This Law Helps Chiropractic Patients

If you're receiving non-emergency chiropractic care and you're uninsured or choose not to use insurance, you have the right to receive a Good Faith Estimate of how much your care will cost before you start treatment.

A **Good Faith Estimate** is a written notice showing the estimated costs of your care. It includes things like:

- **Exam Fees**
- **Adjustments**
- **Acupuncture**
- **Any other related costs**

#### We will provide this estimate:

In writing and

within 1 to 3 business days of scheduling your appointment if your actual appointment is 3 to 10+ days in advance of the actual appointment.

If your appointment is scheduled **less than 3 business** days before the actual appointment, no good faith estimate is required.

#### What If Your Final Bill Is Higher?

If your bill is \$400 or more above the estimate, you can:

**Dispute the charge through a patient-provider resolution process**

- or -

**File a complaint if you believe you were wrongly billed**

If you think you were charged too much or didn't get an estimate:

📞 Call: 1-800-985-3059

🌐 Visit: [www.cms.gov/nosurprises](http://www.cms.gov/nosurprises)

You can file a complaint or request a payment review.

This law helps uninsured or self-pay patients.

It does not apply to emergency or hospital-based care for chiropractic services, since chiropractic is generally non-emergency outpatient care. You still have the right to ask for cost information up front.