

Good Faith Estimates for Uninsured (Self-pay) Patients

Patients are entitled to a Good Faith Estimate (GFE) if they are uninsured or prefer not to have their insurance company billed for services. GFEs are provided for scheduled, non-urgent/non-acute care.

Written estimates may be provided through your patient portal or mailed to you

- within 1 business day if the appointment is scheduled at least 3 business days in advance, or
- within 3 business days – if your appointment is scheduled 10+ business days in advance

A GFE is only an estimate of the charges for the primary service and additional services which are reasonably expected to be provided in connection with your scheduled visit at the time this estimate is issued. Actual items, services, or charges may differ from this estimate depending on additional time, complexity, or services provided.

Individuals have the right to initiate the federal Patient-Provider Dispute Resolution (PPDR) process if the actual billed charges are at least \$400 more than the expected charges included in the good faith estimate, subject to applicable eligibility requirements and deadlines.

For more information or to initiate a dispute, visit the [CMS Patient-Provider Dispute Resolution portal](https://nsa-idr.cms.gov/billdisputes/s/) at <https://nsa-idr.cms.gov/billdisputes/s/>. Initiating the dispute process will not adversely affect the quality of health care services provided to you. You may also contact the RMCL Billing Department for assistance or information about disputing charges.

For more information about GFEs, you may call your provider's office directly at (207) 733-1090 (Lubec) or (207) 255-0102 (East Machias). You may also call the No Surprises Helpdesk at 1-800-985-3059 or visit the CMS No Surprises Consumer Information Page at <https://www.cms.gov/initiatives/your-patient-rights/medical-bill-rights>.



Our Sliding Fee Discount Program is available to insured and uninsured patients!

What is the Sliding Fee Discount Program? The Regional Medical Center at Lubec (RMCL) offers a Sliding Fee Discount (SFD) program to provide accessible and affordable healthcare to patients regardless of their ability to pay. You may apply whether you are employed, unemployed, insured, or uninsured. We will review your application and assess which income category best applies to the amount you will pay for your services. The SFD applies to medical, dental, and counseling services. The program limits the amount you pay for services, even if you have insurance.

Applications are available at any RMCL office, on our website at RMCL.org, or by calling our Outreach and Enrollment Specialist at 207-733-5541, extension 5267.