Your Right to Receive a Good Faith Estimate of Expected Charges

Under the law, health care providers need to give patients who don't have insurance, or who are not using insurance, an estimate of the bill for medical items and services.

- You have the right to receive a Good Faith Estimate for the total expected cost of any non-emergency items or services. This includes related costs like medical tests, prescription drugs, equipment, and facility fees.
- Make sure your health care provider gives you a Good Faith Estimate in writing at least **1 business day** before your medical service or item. You can also ask your health care provider, and any other provider you choose, for a Good Faith Estimate before you schedule an item or service.
- If you receive a bill that is **at least $400 more** than your Good Faith Estimate, you can dispute the bill.
- Make sure to save a copy or picture of your Good Faith Estimate.

For questions or more information about your right to a Good Faith Estimate, visit **www.cms.gov/nosurprises** or call **1-800-985-3059**. To request an estimate from us, ask at scheduling or registration, or call **910-725-6740**.

Billing & Payment at Our Center

Insurance

- We will submit claims to your insurance or health benefit plan for the services you receive here.
- Please bring your current insurance card. Inaccurate or incomplete information may delay your claim.
- Insurance payment is not guaranteed. You are responsible for amounts owed under your plan, such as deductibles, copayments, coinsurance, and non-covered services. For Medicare beneficiaries, this is limited to applicable deductibles and coinsurance.

Estimates & Payment

- Amounts quoted before your procedure are estimates. Actual charges may vary based on the services, supplies, implants, and medications provided.
- Known patient-responsibility amounts may be requested before or on the day of service, as permitted by law and your plan's contract.
- You may receive a balance after your insurance processes the claim.
- If you have questions or difficulty paying, please talk with us about available payment arrangements.

Your Bill

- You may request an **itemized statement** of your charges, free of charge, in language you can understand, as provided by North Carolina law.
- You may ask questions about or dispute any charge by calling us at **910-725-6740**.
- If an unpaid balance becomes eligible for collection, we follow North Carolina law and our billing and collection policies, including required notices before referral to an outside agency.

Self-Pay & Personal Injury

- If you choose to pay for services yourself rather than use available insurance, your account is handled under our self-pay policy, and you are entitled to a Good Faith Estimate as described above.
- If your care relates to a personal injury claim handled through a lien or third-party arrangement, additional agreements may be required. These arrangements do not guarantee payment by an attorney, insurer, or settlement.

Questions about your bill or an estimate? Call **910-725-6740** or ask at registration