

You have the right to receive a “Good Faith Estimate” explaining how much your medical care will cost

Under Federal 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. Under Indiana law, health care providers need to give patients who have insurance an estimate of the bill for medical items and services upon a documented request.

A request for JWM Neurology to provide a Good Faith Estimate should be made to the email address: GoodFaithEstimates@jwmneuro.com

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 hospital fees. The Good Faith Estimate is the fees that you and / or your insurance plan will be charged for the ordered services and is not an estimate of you out of pocket expenses for deductibles, coinsurance, or non-covered items. JWM Neurology may have to refer you to a lab/radiology provider, hospital, or pharmacy to get an estimate for those services since under Federal law we do not have access to the fee schedules for competing providers.

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. If the scheduled appointment is less than 5 days from the current date, then the health care provider is not obligated to provide a Good Faith Estimate. 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 \$100 or 5% more than your Good Faith Estimate, you can dispute the bill. This means you can get an explanation of the difference upon request.

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 email GoodFaithEstimates@jwmneuro.com.

Out of Network Services and Balance Billing

- JWM Neurology does not provide Out of Network services knowingly. We make reasonable best efforts to verify that our providers are part of your insurance plan before scheduling your appointment.
- JWM Neurology accepts most local insurance plans.
- In the event that your insurance is out of network and we provide a service to you, the in network rate is accepted where there will be no balance billing or extra cost, passed onto you. This does not mean you will not be responsible for co-pays, deductibles, etc. There still can be an out of pocket cost to you.
- However, you should verify with your insurance plan what your Out of Network benefits, costs, co-pays, and co-insurance are because some insurance plans do not pay for any Out of Network services. If there is no coverage for out of network services, you could be responsible for the entire cost of the service at the in-network rate.