



No Surprises Act — Frequently Asked Questions

State and federal laws protect patients from so-called “surprise” medical bills – ones that typically arise when an insured patient unknowingly receives care from an out-of-network provider, resulting in higher-than-expected out-of-pocket payments, including copays.

Who is protected under the federal No Surprises Act?

According to the Centers for Medicare and Medicaid Services, the No Surprises Act protects people covered under group and individual health plans when they receive:

- Most emergency services
- Non-emergency services from out-of-network providers at in-network facilities
- Services from out-of-network air ambulance service providers

These protections do **not** extend to patients with Medicare, Medicaid, Managed Medicare/Medicaid (e.g., Medicare Advantage), or TRICARE, or those who receive care through the Indian Health Services or Veterans Health Administration.

For self-pay patients, the No Surprises Act requires providers to give a good faith estimate of charges for services scheduled at least three business days in advance.

What is included in a good faith estimate for self-pay patients?

A good faith estimate for self-pay patients will include charges for all non-emergency items and services scheduled more than three days in advance of the date of service. The self-pay estimate includes total charges for services and does not represent patient responsibilities for insured patients.

If you have questions about a self-pay estimate you receive, please contact our Financial Counselors at dfciaccessfio@dfci.harvard.edu or **617-582-9820**.

How does Dana-Farber inform patients of their rights and protections against surprise billing?

Patients can find details about their rights and protections against surprise medical bills and their right to a good faith, self-pay estimate at www.dana-farber.org/financial. This information is also posted in public clinical areas throughout the Institute and included in packets given to new patients. All patient billing statements from Dana-Farber include a disclosure detailing protections from surprise billing.