What is a GFE?
A GFE is an estimate of expected charges for an upcoming visit or service provided at STRIDE CHC. This estimate is based on the scheduled visit type or service. Actual cost may change after you see your provider as they may place other orders that will increase your bill.

What is the new requirement?
Beginning January 1, 2022, all Community Health Centers (as well as most other health care providers nationally) must provide all uninsured or self-pay patients with a Good Faith Estimate (GFE) of their total out-of-pocket costs before they receive care, as long as the patient schedules the appointment at least three (3) days in advance or otherwise requests a GFE.

Where did these requirements come from?
The Good Faith Estimates (GFE) requirements came from the surprise billing legislation (called the “No Surprises Act”), which was enacted in December 2020 by Congress. While most of that law’s provisions – and the regulations issued to date – do not apply to CHCs, the GFE rules do.

Which patients must be provided with a GFE starting January 1, 2022?
Uninsured and self-pay patients must be provided a GFE for a service/visit, as long as they:
- Schedule an appointment for that service at least three (3) business days in advance, OR
- Request a GFE (or otherwise ask about the costs of the service) even without scheduling an appointment.

How are “uninsured” and “self-pay” patients defined?
For GFE purposes, a person is considered uninsured or self-pay if they meet any of the following:
- They have no insurance.
- They have insurance, but it does not include coverage for the service they are seeking. (E.g., they have medical coverage only and are inquiring about a dental service.)
- They have a short-term, limited duration plan.
- They are “self-pay”, meaning that they have insurance, but plan to pay for the service entirely out-of-pocket and not submit the claim to their insurance company.

Filing a dispute.
This Good Faith Estimate is based on our understanding of your needs as of today. While caring for you, our providers may recommend additional services that are not listed here. Your actual charges may vary from this estimate. This estimate is not a contract and does not require you to get services from STRIDE. If your actual charges are more than $400 above this estimate, you can initiate a provider-patient dispute resolution process. You can learn how to start this process by emailing compliance@stridechc.org. Starting a dispute resolution process will not reduce the quality of health services you receive at STRIDE.
If you received a GFE letter and have questions about the estimated charges please contact patientaccounts@stridechc.org.

For more information about the law, please visit this page on CMS’ website: Understanding costs in advance | CMS