



Information About the No Surprise Act and Good Faith Estimates

The No Surprises Act was enacted in 2020 with the goal of protecting patients from unexpected bills for healthcare services, such as charges for out-of-network emergency care. Many of its provisions do not apply directly to mental health or private practice providers.

However, as summarized in an APA article: “Beginning January 1, 2022, psychologists and other mental health care providers will be required by law to give uninsured and self-pay patients a good faith estimate of costs for services that they offer, when scheduling care or when the patient requests an estimate.”

Any client who does not have insurance and/or chooses to use an Out of Network (OON) therapist for their services have the right to receive a Good Faith Estimate per federal law as of January 1, 2022. An Out of Network therapist is a therapist who is not on the panel for their particular insurance plan.

A Good Faith Estimate enumerates the expenses you can reasonably expect to pay for your mental health care services provided by a therapist at our center. The estimate is based upon the information known at the time the estimate is first created. It does not include unknown or unexpected costs that may arise during treatment. It is possible you might incur more charges that the estimate enumerates, if complication or other unexpected life circumstances occur. If this happens, we will revise your Good Faith Estimate based on the new circumstances.

If you are billed for \$400 or more than your most recent Good Faith Estimate, you have the right to dispute the bill. You may contact us directly if you are billed charges that exceed your most recent Good Faith Estimate. You also have the right to initiate a dispute resolution process with the U. S. Department of Health and Human Services (HHS). If you choose to use the dispute resolution process, you must start the dispute process within 120 calendar days from the date on the original bill. There is a \$25 fee to use the dispute process.

Each client that seeks Out of Network therapeutic services at our center will receive a Good Faith Estimate based on their therapist’s rates and the individualized preliminary diagnosis and proposed therapy timeline. The Good Faith Estimate will be updated as soon as possible, if there are any unexpected changes in the diagnosis code and/or life circumstances that factor into the therapeutic timeline of treatment.

Each client who seeks Out of Network therapeutic services will receive an invitation to our Intaqd client portal to view and provide a signature for their individualized Good Faith Estimate.

If you have additional questions, you may speak to your clinician to have your concerns clarified.