

## **Right to Receive a Good Faith Estimate of Expected Charges Under the No Surprises Act**

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

You have the right to get care from a provider or facility in your health plan’s network, if you have one, which may cost you less. You’re getting this notice because this provider isn’t in your health plan’s network and is considered out-of-network. This means the provider does not have an agreement with your plan to provide services. Getting care from this provider will likely cost you more.

If you have insurance and are planning to file a claim with your insurance company, you are encouraged to investigate if the out-of-network services provided are eligible for reimbursement. If so, a superbill can be provided to you after you pay for services in full.

You have the right to receive a Good Faith Estimate for the total expected cost of any non-emergency items or services. Make sure your health care provider gives you a Good Faith Estimate in writing at least one 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.

These sections from the **Informed Participation Agreement** should provide clarity regarding all fees so that no surprises should occur with psychotherapy billing:

### **FEES**

My basic fees are \$160.00 per 53-minute outpatient psychotherapy session, unless otherwise arranged. Longer visits, shorter visits, and other interventions are prorated from this fee. Other services include telephone conversations with you that are of a therapeutic, problem-solving, or information-exchanging nature. Fees also pertain to attendance at meetings or phone calls with other professionals you have authorized. The fee for a phone session will be due at the next scheduled visit. Phone sessions will be indicated as such and are generally not reimbursed by insurance. You have the right to request and receive a receipt for services at any time.

### **CANCELLATIONS**

If you need to cancel or reschedule an appointment, a minimum of 24-hour’s notice is required. **The full fee will be charged for missed visits without such notification.** Please note that many insurance companies will not provide payment for missed visits.

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 rights to a Good Faith Estimate, visit [www.CMS.gov/nosurprises](http://www.CMS.gov/nosurprises) or call Danielle Oakley, Ph.D. at (919) 714-4636.