

The No Surprises Act

Good Faith Estimate

What is the No Surprises Act?

The **No Surprises Act** was passed by Congress in December 2020 to protect people from *surprise medical bills*. The initial rules went into effect on January 1, 2022. The **No Surprises Act** is meant to help people understand what their medical care will cost them. There are three (3) parts to the **No Surprises Act**.

Part I

- Protects people who are covered by health insurance and receive emergency and non-emergency services from an “Out of Network” (OON) health care provider at an “In Network” clinic or facility. An OON provider is no longer allowed to charge you (called “balance billing”) for the “Out of Network” fees that your health insurance won’t cover.

Part II

- If you do *NOT* have health insurance (you are uninsured) or you *DO* have health insurance, but you *DO NOT* want to use it (you plan to self-pay) **Part II requires ALL** health care providers, including Uplands Counseling Associates (UCA), **to give you a Good Faith Estimate (GFE) of the expected cost of your care**. This includes non-emergency procedures, services, and items such as medical visits or therapy appointments, prescription medications, equipment, and hospital fees.
- It establishes **time frames** for providing people a GFE.
- It provides a process for people to **dispute a bill that is \$400 or more over** the GFE.

Part III

- Sets new rules for group health plans about prescription medications. Group health plans and insurance companies **MUST** provide information to people about the cost of prescription medications.

What Part of the No Surprises Act applies to UCA?

- The rules in Part II apply to UCA.

What is a Good Faith Estimate (GFE)?

- It is an *ESTIMATE* of the total cost of your treatment and intended to give you an idea of how much your treatment may cost.
- It is **NOT** a contract.

What should a GFE include?

- Your name and date of birth
- The clinician(s) you will work with, their degree, their National Provider Identification number (NPI #) and their Tax Identification Number (TIN #)
- The location where the treatment is provided
- Your diagnosis
- A description of the treatment (individual therapy, couples therapy, family therapy, etc.)
- The cost of one appointment
- The number of appointments expected for the treatment
- The time frame for the treatment
- The total cost of the treatment over that time frame

What does a GFE NOT include:

- Emergency or unanticipated appointments or services with your clinician.

Who MUST receive a GFE at UCA?

- **Anyone who self-pays for the treatment** (if you are uninsured or are insured but do not wish to use your health insurance) **must be given a GFE from UCA.** This includes new *AND* current clients.
- **Anyone who uses their health insurance at UCA and asks for a GFE.** We will provide you with a GFE, at your request, regardless of how you plan to pay for your therapy.
- **UCA MUST give you a GFE verbally *AND* in writing** (on paper or electronically).
- **A new GFE MUST be given to you if any information on the original GFE has changed.**
- **A new GFE MUST be given to you if 12 months have passed since the last GFE was given to you and you are still receiving services at UCA.**

Who is NOT required to receive a GFE now?

- Anyone who plans to use their health insurance to pay for services at UCA.
- Anyone who is covered by Medicare, Medicaid, Tricare, Indian Health Service, or the Veterans Affairs health system is NOT required to receive a GFE because protections are already in place with these insurance groups.

Where is my GFE stored?

- GFEs are part of your medical record and should be kept in your chart for a minimum of six (6) years.

How soon will I receive my GFE?

- Within one (1) business day of scheduling an appointment for an appointment that is scheduled three (3) business days out.
- Within three (3) business days of scheduling an appointment for an appointment that is scheduled at least ten (10) business days out.
- If requested (and not mandated by law), within three (3) business days of your request.
- If any information on the GFE changes, a new GFE *MUST* be given to you within one (1) business day of the appointment.

What if the bill is \$400 or more than the GFE?

- If the actual bill is \$400 or more higher than the GFE, you have the right to dispute the bill.
- You should save a copy of the GFE in case you need it to dispute the bill.
- You may contact your clinician or your clinician's office to talk about the bill and ask that it be lowered to match the GFE.
- You may contact the Department of Health and Human Services and they will help you dispute the bill.

For more information about the No Surprises Act and the Good Faith Estimate (GFE):

<https://www.cms.gov/nosurprises>

<https://www.cms.gov/nosurprises/policies-and-resources/overview-of-rules-fact-sheets>

Still have questions? Call the CMS Help Desk at [1-800-985-3059](tel:1-800-985-3059) for more information. TTY users can call [1-800-985-3059](tel:1-800-985-3059).

You may also speak with your clinician or with UCA administrative staff by calling: [608-935-2838](tel:608-935-2838)