



THE NO SURPRISES ACT: STANDARD NOTICE AND CONSENT DOCUMENTS

(OMB Control Number: 0938-1401)

A new federal rule went into effect January 1, 2022 to protect consumers from surprise health care bills. This No Surprises Act requires medical workers, clinical social workers and other health care workers to provide a good faith estimate (GFE) of expected charges that may be billed for items and services to individuals who are:

- uninsured (e.g., not enrolled in any health plan or coverage)
- self-pay (e.g., not seeking to file a claim with their plan or coverage).

The rule applies to current and future clients. However, GFEs do not need to be provided to patients who are enrolled in federal health insurance plans (e.g. Medicare, Medicaid, TRICARE, Indian Health Service or the Veterans Affairs health system). GFEs also do not yet apply to other insurance plans when a client is working with in-network providers and using in-network insurance to pay for medical services.

SURPRISE BILLING PROTECTION

The purpose of this document is to let you know about your protections from unexpected medical bills. You're getting this notice because this provider is not in your health plan's network or the services you are receiving from this provider are not re-imbursed by your health insurance coverage. This means:

- You may pay more.
- You may owe the full costs billed for items and services received.
- Your health plan might not count any of the amount you pay towards your deductible and out-of-pocket limit.

You may choose to get care from a provider in your health plan's network. Before deciding whether to sign this form, you can contact your health plan to find an in-network provider or facility. If there isn't one, your health plan might work out an agreement with this provider.



GOOD FAITH ESTIMATE

You have the right to receive a Good Faith Estimate (GFE) for the total expected cost of any non-emergency healthcare services, in this case psychotherapy services. The GFE must be provided both orally and in writing, upon request or at the time of scheduling healthcare services, and within specific timeframes. Your healthcare provider must give you a GFE in writing at least one business day before your first appointment for medical (psychotherapy) services. You may ask your healthcare provider for a GFE before you schedule psychotherapy services. If you receive a bill that is at least \$400 more than your annual Good Faith Estimate, you can dispute the bill.

Total cost estimate of what you may be asked to pay: It is your ethical right to determine your goals for treatment and how long you would like to remain in therapy, unless you are pursuing mandatory treatment. It is within your federal rights and protections to:

- **Review your detailed estimate.** Review the cost estimate for each psychotherapy service.
- **Call your health plan.** Your plan may have better information about how much of these services are reimbursable.
- **Ask questions about this notice and estimate:** Talk with your therapist.
- **Ask questions about your rights under this federal act:** Contact: The U.S. Centers for Medicare & Medicaid Services (CMS) at 1- 800-MEDICARE (1-800-633-4227) or Illinois Department of Insurance, Office of Consumer Health Insurance at (877) 527-9431.
- **Ask about prior authorization or other care management limitations:** Except in an emergency, your health plan may require prior authorization (or other limitations) for certain services. This means you may need your plan's approval before you receive certain services. If prior authorization is required, ask your health plan about what information is necessary to get coverage.
- **Read more information about your rights and protections under federal law visit:**
<https://www.cms.gov/files/document/model-disclosure-notice-patient-protections-against-surprise-billing-providers-facilities-health.pdf>

Keep a copy of this form. It contains important information about your rights and protections.

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