

## **No Surprises Act: Good Faith Estimate 2022**

What is the “No Surprises Act?” The “No Surprises Act”, hereafter referred to as “the Act,” which became effective on January 1, 2022, aims to increase price transparency, and reduce the likelihood that clients receive a “surprise” medical bill. Specifically, the Act requires healthcare providers to inform clients or their insurer of a “good faith estimate” (“GFE”) of the costs for a scheduled service or upon request before the service is provided.

Starting on January 1, 2022, healthcare providers, including mental health providers, must follow rules to protect patients from unexpected medical bills. This means that providers, including counselors, must tell uninsured or self-paying patients how much their care will cost before giving any services. They need to do this for both new and current patients. The cost estimate should include the expected charges for the service and for any other items or services that are part of the same care experience or service.

### **Client Rights:**

- As a client/guardian, you have the right to receive a “Good Faith Estimate” explaining how much your medical care will cost. Your provider must explain to Good Faith Estimate, then follow up with a paper written (paper or electronic) estimate, per your preferred form of communication.
- You have the right to receive a Good Faith Estimate for the total expected cost of any non-emergency items or services. That includes a list of each item or service (with the provider or facility), and specific details, like the health care service code.
- Make sure your health care provider gives you a Good Faith Estimate in writing within the following time frames: at least three business days before the appointment date, no later than one business day after the date of scheduling. If the service is scheduled at least 10 business days before the appointment date, no later than three business days after scheduling. If requests a good faith estimate (without scheduling the service), no later than three business days after the date of the request.
- The good faith estimate is just that, an estimate. The actual amount charged may differ from the estimate. However, if the actual amount charged is substantially higher-defined as being \$400 or more than the good faith estimate- you have the right to dispute the charges through a new federal patient-provider dispute resolution process.
- Make sure to save a copy or picture of your Good Faith Estimate. For questions or more information about your right to a Good Faith Estimate, visit [www.cms.gov/nosurprises](http://www.cms.gov/nosurprises) or call 1-877-696-6775.