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Hello Dear Clients,

Congress passed the **No Surprises Act (2022)** which – among other things – requires medical providers to issue a **Good Faith Estimate (GFE)** to patients who do not have health insurance or do not want to use their in-network or out-of-network benefits to pay for their medical care. This Act appears to mainly be intended to reduce unexpected medical bills for medical patients. As an example, you have surgery that is covered by your insurance and then get a huge bill from the anesthesiologist, who turns out to be out-of-network for your plan. I believe this bill is very important for these kinds of situations, but it's application to private pay clients in a psychotherapy clinic, like ours, is unclear, at the moment.

This law goes into effect January 1, 2022 but information provided about the law states "complexities of the requirements make it virtually impossible for providers to comply by January 1, 2022." For this reason and from what we understand to be true, the Departments of Labor, Health and Human Services, and the Treasury decided to defer implementation and/or enforcement of the requirements until future rulemaking and/or July 1, 2022 and/or 2023 depending on the specific requirement.

We will be tracking the development of this Act, and what may be required. We want to be sure we are acting within our ethical and legal requirements while serving you in the best way possible.

In regard to the concept of providing a Good Faith Estimate, we feel good about our communication with our clients: Our rates are clear on our website and are spelled out in our practice policies (i.e., Outpatient Services Contract / Informed Consent), which is a document provided to, and completed by, each client prior to scheduling any sessions. Further, as our client, you stay in charge of when and how often you wish to meet. This inherently means clients are not surprised by amounts charged, and that any additional requirements are likely to be redundant.

Also, it's fair to say that a psychotherapist cannot estimate the length of time for your particular treatment, as the course depends on individual circumstances and/or additional issues that may arise. If you ever wish to determine the total estimated cost over the course of a year, you could simply multiply the fee per session by the number of estimated sessions. For example, if you see your therapist biweekly, then you would multiply the session fee x 26 weeks to get a total annual estimated cost (not including missed sessions for illness, holidays, vacation, etc.). If you prefer, you may ask your clinician to provide you with a GFE spreadsheet that makes these calculations for you.

If you have any questions or concerns, please feel free to ask your provider or the Clinical Director.

Best regards,

A handwritten signature in black ink, appearing to read "Matthew Paymar", written over a light blue horizontal line.

Matthew Paymar, MA, LPCC  
Core Psychotherapy, Clinical Director