

No Surprises Act

The No Surprises Act (NSA), a new law that impacts all licensed health care providers, went into effect on January 1, 2022.

The policy underlying the No Surprises Act (“NSA”) is to protect consumers from unanticipated and expensive bills for out-of-network treatment by requiring mandatory estimates of costs prior to services being rendered. In pursuit of this goal, the NSA broadly requires providers to

- 1) notify all patients of their right to receive a Good Faith Estimate (“GFE”) of the cost of any treatment and
- 2) provide a GFE at time of scheduling or when requested by the patient.

GFEs are estimates offered in good faith to **uninsured, underinsured, or cash-pay clients** for services they expect to receive. This way, clients know what they are likely to pay for a service beforehand, which helps eliminate any surprise medical bills.

How Cooper House provides Good Faith Estimates

As of January 2022, when families receive their intake packet, a Fee Agreement Overview sheet provides an estimate of the *full cash fee costs for visits during the assessment phase of treatment*. Because each assessment is tailored and unique to each family, we have done our best to estimate the typical types and costs of visits expected during that time. We recognize that many families will utilize insurance for visits; the Good Faith Estimate is the most a family would pay if not using insurance.

Once the family moves out of the assessment phase and into treatment, a revised Good Faith Estimate will be provided for our cash paying families which recognizes the out of pocket (non-insurance) costs they can expect for sessions based on the treatment recommendation.

When is the GFE revised?

Cooper House will revise the GFE upon request when a major change in treatment occurs, such as an increase in non-insurance visits, or when a transition takes place where the client loses insurance benefits and moves in full to a cash fee agreement. A revised GFE will be provided to applicable clients/families annually for treatment extending beyond the first year.

For additional information, Cooper House families can contact Paula, Accounts Manager at billing@cooperhouse.org.