Good Faith Estimate Notice

Effective Date: October 15, 2025

Under the law, health care providers are required to give clients who do not have insurance, or who are not using insurance, an estimate of the expected charges for services.

Your Rights and Protections Against Surprise Billing

You have the right to receive a *Good Faith Estimate* explaining how much your therapy services will cost.

- You have the right to receive a Good Faith Estimate for the total expected cost of any non-emergency services.
- This includes the cost of individual therapy sessions, as well as any other services you and your therapist agree upon.
- You can request a Good Faith Estimate at any time before scheduling a service.

If you receive a bill that is \$400 or more than your Good Faith Estimate, you can dispute the bill.

What This Means for You

Before starting therapy, you will be informed of the session fee and frequency of sessions discussed during your consultation. This information will also be provided to you in writing as part of your intake paperwork. You may request an updated Good Faith Estimate at any time if your treatment plan, frequency, or fees change.

Steps You Can Take

If you receive a bill that is at least \$400 more than your Good Faith Estimate:

- 1. You may contact your provider to discuss the bill.
- 2. You can start a dispute resolution process with the U.S. Department of Health and Human Services (HHS).
 - O To learn more or start a dispute, visit www.cms.gov/nosurprises
 - Or call **1-800-985-3059**

Keep a copy or picture of your Good Faith Estimate for your records.

Kelly Spanggord, LMFTLicensed Marriage and Family Therapist #154995
connect@kellyspanggordmft.com
kellyspanggordmft.com