

No Surprises Act and Good Faith Estimate

Under the **No Surprises Act**, individuals who are uninsured or choose not to use their health insurance benefits for healthcare services have the right to receive a **Good Faith Estimate (GFE)** of the expected cost of their care before services are provided.

At Dr. Mai Psychological Services, we believe you should have clear information about the cost of treatment so you can make informed decisions about your care.

Who Can Receive a Good Faith Estimate?

You may request a Good Faith Estimate if you:

- Do not have health insurance.
- Choose to pay for services yourself rather than use your insurance benefits.
- Receive services as a self-pay client.

If you plan to use your health insurance benefits (including out-of-network benefits), a Good Faith Estimate is generally not required. Out of network means Dr. Mai Psychological Services does not have a contract with your health insurance plan. If you choose to receive services, you are responsible for paying the full fee at the time of service. Depending on your insurance benefits, you may be eligible for reimbursement by submitting a superbill to your insurance company. Any reimbursement is determined by your insurance plan and is not guaranteed.

If you have questions about your eligibility, please contact your insurance directly.

What Does the Estimate Include?

Your Good Faith Estimate will include the reasonably expected charges for services anticipated at the time it is prepared, such as:

- Initial evaluation
- Individual psychotherapy sessions
- Other reasonably expected services related to your care

Because psychotherapy is individualized, it is not possible to predict the exact number of sessions or the total cost of treatment. If your treatment needs change, your Good Faith Estimate may be updated accordingly.

A Good Faith Estimate is not a contract and does not require you to receive services.

If Your Bill Is Higher Than Your Estimate

If you receive a bill that is **\$400 or more** above your Good Faith Estimate, you may be eligible to use the federal **Patient-Provider Dispute Resolution (PPDR)** process.

For more information or to begin the dispute process, visit:

- [Dispute a Medical Bill \(CMS\)](#)

Questions or Complaints

If you have questions about your Good Faith Estimate or your bill, we encourage you to contact Dr. Mai Psychological Services first. We are happy to review your estimate and discuss any concerns.

If you believe your rights under the No Surprises Act have not been honored, you may submit a complaint to the Centers for Medicare & Medicaid Services (CMS):

[Submit a Complaint \(CMS\)](#)

You may also contact the **No Surprises Help Desk** at **1-800-985-3059** for questions or assistance. Help is available in English, Spanish, and more than 350 other languages.

For Washington: <https://www.insurance.wa.gov/> or call 1-800-562-6900

For Oregon: <https://dfr.oregon.gov/Pages/search-results.aspx?q=file%20a%20complaint> or call 1-888-877-4894

For Idaho: <https://doi.idaho.gov/consumers/health-insurance/nosurprises/complaint/> or call 208-334-4250

Learn More

For additional information about your rights under the No Surprises Act, please visit:

[CMS Medical Bill Rights](#)

Disclaimer: This notice is provided for informational purposes only and does not constitute legal or financial advice. It summarizes certain rights under the federal No Surprises Act but does not replace applicable federal or state laws. If there is any conflict between this notice and applicable law, the law will govern.