

No Surprises Act: Client Rights and Protections

Good-Faith Estimates for Self-Pay and Uninsured Patients

Under the No Surprises Act, uninsured patients and commercially insured patients who choose not to use their benefits are entitled to a good-faith estimate (“GFE”) of charges from Magnolia Behavioral and Holistic Health upon scheduling services or upon request. If the actual charges by a particular clinician or facility exceed the GFE amount by more than \$400, the patient is entitled to dispute the charges under an arbitration process.

A GFE shows the costs of services that are reasonably expected for the expected services to address your mental health care needs and is based on the information known to us when we did the estimate. The GFE is not a contract that requires you to obtain any of the services identified in the GFE from MBHH.

The actual services provided may differ from the GFE. As a result, the GFE does not reflect separately scheduled or requested services that are recommended as part of the course of care. Additionally, the GFE does not include any unknown or unexpected costs that may arise during treatment. You could be

charged more if complications or special circumstances occur. If this happens, federal law allows you to dispute (appeal) the bill.

If you are billed at least \$400 more (per clinician) than the GFE provided to you, you have the right to dispute the bill. Your decision to dispute the bill will not adversely affect the quality of services provided to you by MBHH. You may contact MBHH to let us know the billed charges are at least \$400 higher than the GFE. You can ask us to update the bill to match the GFE, ask to negotiate the bill, or ask if there is financial assistance available. Please message us via the patient portal or call us at 360-773-8964.

You may also start a dispute resolution process with the U.S. Department of Health and Human Services (“HHS”). If you choose to use the dispute resolution process, you must start the dispute process within 120 calendar days (about four months) of the date on the original bill. There is a \$25 fee to use the dispute process. If the agency reviewing your dispute agrees with you, you will have to pay the price on the GFE. If the agency disagrees with you and agrees with MBHH, you will have to pay the higher amount.

If you think you have been wrongly billed, or for questions or more information about your right to a GFE or the dispute/complaint process, visit www.cms.gov/nosurprises or call CMS at [1-800-985-3059](tel:1-800-985-3059).