

You have the right to receive a Good Faith Estimate explaining how much your medical care will cost

Under the No Surprises Act, health care providers need to give patients who don't have insurance or who are not using insurance an estimate of the bill for medical items and services.

- You have the right to receive a Good Faith Estimate for the total expected cost of any non-emergency items or services. This includes related costs like medical tests, prescription drugs, equipment, and hospital fees.
- Make sure your health care provider gives you a Good Faith Estimate in writing at least 1 business day before your medical service or item. You can also ask your health care provider, and any other provider you choose, for a Good Faith Estimate before you schedule an item or service.
- If you receive a bill that is at least \$400 more than your Good Faith Estimate, you can dispute the bill.
- Make sure to save a copy or picture of your Good Faith Estimate.

For questions or more information about your right to a Good Faith Estimate, visit www.cms.gov/nosurprises or call the Colorado Division of Insurance at 303-894-7490 or 1-800-930-3745.

Guidelines for Determining Treatment Frequency, Duration, and Cost

Unlike many medical procedures, private pay counseling is a flexible service, where the length and frequency of care is determined by your changing needs and circumstances over time. This prevents me from calculating the precise cost of your therapy in advance of providing services. Instead, I can provide you with the guidelines I use to estimate treatment length. You may use these to determine your length, frequency, and cost of services based on the kinds of concerns you wish to address in therapy.

- **Session Rate:** My current rate is \$160 for a 45 minute session. Payment is due at the time of service, by cash, credit card, or check. Cancellations made less than 24 hours in advance are charged at the full rate of \$160. The only after-session billing you would ever receive would be for a credit card that was declined at the time of service or a check that did not clear.
- **Documentation:** If you want me to provide legal documentation, case summaries, or advocacy letters, I charge \$160 per hour. I will tell you in advance how many hours I expect the work to take. Payment is due at the time of report completion by cash, credit card, or check.
- **Specific, Non-Complicated Problem Focus:** If there is one particular problem you want to work on (e.g. learning discrete relationship skills for a troubled relationship, gaining new insight into a confusing life circumstance, brainstorming about a life decision) AND you want to focus on that problem exclusively during our session time, you will likely notice some relief, if not full resolution from this problem, in 10 sessions or fewer. If other connected problems emerge during this time, you may choose to prolong therapy to explore these additional concerns if you like.
- **Complicated Problem Focus:** Some problems that are simple to state, like "depression," do not have a single cause. They may stem from trauma, stuck circumstances, biological factors, thinking errors, attachment disturbances, existential crises, etc. I will not always know right away if your problem is complicated because that only becomes clear after we've tried several solution approaches without full success. As soon as I discern complications that would prolong therapy, I will tell you. Then we can discuss the range of factors involved, what you are willing to try for how long, and how you want to define sufficient resolution to warrant ending therapy.
- **IFS or EMDR:** If your therapy involves trauma processing to resolve PTSD-related symptoms, a good estimate is 1-2 sessions per trauma. This estimate allows for some traumas to take 4-6 sessions to process, while others will resolve on their own and require no sessions because they were related to those specifically worked on.
- **Ongoing Support:** Rather than focusing on particular problems, you may prefer to use therapy to process whatever is occurring in life at the moment. In that case, therapy lasts as long as you want regular support. You determine therapy frequency and end date according to your current stress level and support needs.

If you have further questions about the duration/cost of your therapy, I'm happy to answer them at any time.