

**Start and Associates Psychological Support
320 Columbus Avenue and 234 ½ Washington Avenue
Grand Haven, MI 49417
616.607.4476**

Good Faith Estimate – for private pay agreements only

The Good Faith Estimate is an act that the American Psychological Association is honoring thus we are passing this onto you. At Start and Associates, our communication regarding payment is honest, direct, clean and clear. It is a simple agreement made between the client and therapist to establish a fee for service. This fee will remain the same until another agreement is made which is extremely rare. This collaboration and fee agreement are discussed and decided even before the first session. There will be no surprises, dishonesty, or confusion regarding cash fee for services, ever. That is one of the advantages of private pay versus using health insurance. It's actually quite simple. Please refer to the following page for more information on the Good Faith Estimate Act and Principle.

With kindness and gratitude,

Toni Start
Owner and Licensed Psychologist

Good Faith Estimate: Explanation and Intentions

You are entitled to receive this Good Faith Estimate of what the charges could be for psychotherapy and/or life coach and/or emotion code services provided to you for private pay clients only. Session rates will be discussed and agreed upon by the client and clinician prior to the first session. Most of the language in the next paragraph is required to be verbatim from the Good Faith Estimate Act and not ours here at Start and Associates.

The Good Faith Estimate shows the costs of services that are reasonably expected for your health care needs per service. This estimate is not a contract and does not obligate you to obtain any services from clinician, nor does it include any services rendered to you that are not identified here. The estimate is based on information known at the time the estimate was created. The Good Faith Estimate does not include any unknown or unexpected costs that may arise during treatment. There may be additional items or services that may be recommended as part of your care that must be scheduled or requested separately and are not reflected in this Good Faith Estimate. You could be charged more if complications or special circumstances occur. If this happens, federal law allows you to dispute (appeal) the bill. You have the right to initiate a dispute resolution process if the actual amount charged to you substantially exceeds the estimated charges stated in your Good Faith Estimate (which means \$400 or more beyond the estimated charges). You may contact the health care provider or Start and Associates Psychological Support to let them know the billed charges are higher than the Good Faith Estimate. You can ask them to update the bill to match the Good Faith Estimate, ask to negotiate the bill, or ask if there is financial assistance available. 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 4 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 this Good Faith Estimate. If the agency disagrees with you and agrees with the health care provider or facility, you will have to pay the higher amount. For questions or more information about your right to a Good Faith Estimate or the dispute resolution process, visit <https://www.apaservices.org/practice/legal/managed/faqs-no-surprise-act>.

For our purposes, multiply the number of predicted sessions by the amount per session for your good faith estimate. For example, if the number of predicted sessions within one year is 20 and each session is \$100, the good faith estimate would be \$2000.