
Cost Transparency Per the No Surprises Act of December 2020

Client Name*: _____

Date of Birth*: _____

Rate Agreed Upon per Session*: \$_____

Time of Service/Cash Rates as of 1/1/2022:

Fully Licensed Therapist: \$140

Licensed Therapist Intern: \$120

Graduate Student Intern: \$50

Group Therapy: \$25

As per the No Surprises Act of December 2020, a written estimate of anticipated expenses is required to be provided for all individuals who enter services with a health practitioner. As in behavioral health all clients respond variably, this poses an issue whereby we must use a range based on a “typical” or “average” client’s response time to a “typical” or “average” treatment modality (in our case, CBT is our primary therapeutic tool, thus will be used for purposes of this estimate). The above rates apply to all diagnosis codes.

The average CBT client nationwide and according to research** attends 5-20 sessions per treatment episode. Assuming a client sees a fully licensed therapist for services, **the estimated expense they will incur per treatment episode would be \$700-\$2,800**, assuming no insurance coverage. If a client were to attend therapy weekly for a year, this cost could be as high as \$7,280, though, this is not typical of all cases.

*Sections marked by an asterisk are left blank on the form if/when the form is signed electronically through Electronic Health Record portal, however, a written estimate will be sent via email to each client stating the hourly rate for the service line being accessed.

** <https://my.clevelandclinic.org/health/treatments/21208-cognitive-behavioral-therapy-cbt>

Out of Network Billing Agreement

Please be advised that Great Basin Behavioral Health accepts “Out of Network” (OON) insurance if and when possible. This agreement has been drafted in order to clarify how this process works with our agency, what you can expect during this process, and to avoid misunderstandings.

When obtaining services OON, you are expected to pay an agreed upon minimum rate for your session at the time of services (see session rates above), unless a previous arrangement has been made with administration.

- After each session, Great Basin will make a reasonable attempt to bill your insurance company for OON services provided.
- We will typically bill within a week and often bill electronically. The turnaround time for OON billing is typically about 3-4 weeks, though varies considerably.
- Once your insurance begins to pay for services rendered, any remaining balance or overpayment is then applied to previously rendered sessions or balances due, allowing the agency to recover the difference between the insurance companies “usual and customary rate” and the minimum cash rate we are charging for services. Subsequently, once all balances are paid, services may commence at a reduced rate and/or Great Basin will refund monies due via the original payment method (e.g. credit

card, cash or check). It is important to understand that we have no control over what an insurance company considers to be their “usual and customary” or “allowable” rate, as we are not contracted with them.

Please review this example to help clarify this agreement further:

- OON insurance is utilized for a licensed therapist; Great Basin collects \$140 for each session and bills your insurance for our full billable rate (not paid at time of service), presently \$225 for a standard session.
 - After the first EOB comes back from the OON insurance, we learn that the “allowable” or “usual and customary rate” is \$185 (this number is an example).
 - After 5 sessions, your insurance begins to pay \$105 per session, leaving \$80 left unpaid of their usual and customary rate. You previously paid \$140 for this same session, leaving a credit of \$65 on your account per session ($\$185 - \$140 + \$105 = \65).
 - As you had 5 sessions that each had a remaining balance of \$45 each ($\$185 - \$140 = \45), this \$65 per session will then be applied toward previously unpaid balances due until the amount owed from the full usual and customary rate is paid.
 - Until the full balance is paid from present and previously rendered services, the member would continue to pay the full \$140 per session (unless alternative arrangements are made). Once the deductible is fully satisfied, this same individual would then be responsible for a payment of \$80 per session for the remainder of their policy year ($\$185 - 105 = \80) in place of the full \$140.
- Assuming OON benefits are never accessed/utilized, Great Basin will elect to not pursue any additional balance from the use of OON benefits and will provide a “convenience credit” to cover the remaining balance due, so long as all previous sessions have been paid for as agreed and at the time of service.
- Any reversals by insurance may lead to additional efforts of collections by Great Basin Behavioral Health or our collections service.

For further explanation regarding this agreement, please contact our staff promptly, as it is important to our agency that you understand the aforementioned agreement as to avoid misunderstandings regarding your financial responsibility.

I have read and understand the above policy and have been offered a paper or emailed copy of this agreement at the time of signing.

Client Printed Name

Client/Guardian Signature

Date