

Women's Counseling & Wellness Collective

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YOUR RIGHT TO A GOOD FAITH ESTIMATE

Notice Required Under the No Surprises Act | Effective May 2026

If you do not have health insurance, or if you choose not to use your health insurance for your care (self-pay), you have the right to receive a Good Faith Estimate explaining the expected cost of your services before you receive them.

What Is a Good Faith Estimate?

A Good Faith Estimate is a written estimate of the expected charges for your scheduled or requested services. It is based on information known at the time the estimate is prepared and is not a bill. The estimate includes the expected cost of your primary service and any other items or services you are reasonably expected to receive as part of that care.

The Good Faith Estimate is not a contract and does not require you to obtain services from this practice. It reflects anticipated costs based on your presenting needs and the services most commonly recommended — not a fixed treatment plan or a cap on your care.

When Will I Receive My Good Faith Estimate?

You can request a Good Faith Estimate before you schedule services, or you will automatically receive one when you schedule your intake appointment, subject to the following timelines:

- If you schedule a service at least 3 business days in advance, we will provide the Good Faith Estimate within 1 business day after scheduling.
- If you schedule a service (or request an estimate) at least 10 business days in advance, we will provide the Good Faith Estimate within 3 business days after scheduling or your request.
- If you request an estimate before scheduling, we will provide it within 3 business days after you ask.

We can provide the estimate on paper or electronically (such as by email), based on your preference. We are also happy to explain the estimate by phone or in person upon request and will follow up with a written copy.

Expected Costs at Women's Counseling & Wellness Collective

Service	Estimated Fee
Free Consultation Call (20 min — not a clinical service)	No charge
Initial Intake Evaluation (75 min, CPT 90791)	\$285
60-Minute Session (53+ min, CPT 90837)	\$225 — Standard ongoing format
45-Minute Session (38–52 min, CPT 90834)	\$200
Brief Check-In Session (16–37 min, CPT 90832)	\$150 — Clinical determination only

Your Good Faith Estimate covers clinical session fees only. The following services are not included in the GFE and will be communicated separately as they arise:

- Psychoeducation services (Individual: \$200 | Dyad: \$250)
- Documentation and letter-writing fees (up to \$50 per 15-minute increment)
- Records review fees (up to \$50 per 15-minute increment)
- Cancellation and no-show fees (see your Financial Consent document)

If You Receive a Bill Higher Than Your Good Faith Estimate

If you receive a bill that is \$400 or more above your Good Faith Estimate for any scheduled service, you may be able to dispute the bill through the federal Patient-Provider Dispute Resolution (PPDR) process.

Important information about the dispute process:

- You must initiate the dispute within 120 calendar days (about 4 months) of the date on the original bill.
- There is a \$25 fee to use the federal dispute process.
- If the reviewing agency agrees with you, you will pay the price listed on your Good Faith Estimate.
- If the reviewing agency agrees with the provider, you will pay the higher amount.
- Initiating a dispute will not adversely affect the quality of care you receive from this practice.

To start the dispute process or learn more: www.cms.gov/nosurprises | 1-800-985-3059

We are committed to financial transparency. If you receive a bill that feels unexpected, please contact us directly before initiating a formal dispute — we want to resolve any billing questions promptly.

Insurance, Superbills & HSA/FSA

Women's Counseling & Wellness Collective is a self-pay practice. We do not bill insurance directly. Payment is due at the time of service. Accepted payment methods: Visa, Mastercard, American Express, Discover, HSA/FSA cards.

If you have out-of-network (OON) mental health benefits, you may be eligible for partial reimbursement. We provide monthly superbills at no additional charge for clinical session fees, which you may submit to your insurer directly. We cannot guarantee reimbursement and are not able to advocate with your insurance company on your behalf. Superbills cover clinical session fees only.

HSA and FSA cards are accepted. Psychotherapy with a licensed psychologist qualifies as an eligible expense under IRS guidelines. Please confirm your specific coverage with your plan administrator.

Helpful questions to ask your insurance company before your first appointment:

- Do I have out-of-network mental health benefits?
- What is my out-of-network deductible, and has it been met?
- What percentage of the session fee will be reimbursed after my deductible?
- Are telehealth sessions covered under my out-of-network benefits?

How to Request Your Good Faith Estimate

To request a Good Faith Estimate or ask questions about one, contact:

Women's Counseling & Wellness Collective, LLC

Stacey M. Henry, PsyD., PMH-C

drhenry@wcwcollective.com | wcwcollective.com | (850) 610-8196

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Evidence-based care for life's transitions.