

No Surprises Act (NSA) Compliance Policy

Sunflower Mountain Mental Health (SMMH)

Effective Date: January 1, 2025

Purpose

This policy ensures that Sunflower Mountain Mental Health (SMMH) complies with the No Surprises Act (NSA) by providing patients with clear and transparent billing information and protections against unexpected out-of-network charges.

Applicability of the No Surprises Act

- The No Surprises Act applies to **self-pay patients and out-of-network services**.
- Patients have the right to receive a **Good Faith Estimate (GFE)** before receiving care.
- The NSA prohibits **balance billing** for emergency services and certain out-of-network charges.
- SMMH provides **general self-pay pricing information** on its website to enhance transparency.

Good Faith Estimate (GFE) for Self-Pay Patients

- SMMH provides GFEs to self-pay or uninsured patients before services are rendered.
- The GFE includes:
 - Expected charges for services.
 - A breakdown of fees and payment obligations.
 - Notice of patient rights under the No Surprises Act.
 - Patients may request a GFE at any time.
 - The GFE must be provided within **one (1) business day** for services scheduled within 3-9 days or **within three (3) business days** for services scheduled at least 10 days in advance.
 - Patients are encouraged to visit www.sunflowermountainmentalhealth.com for general pricing information, but they must still request a GFE for personalized cost estimates.

General Billing & Financial Assistance Policies

The No Surprises Act (NSA) provides specific protections for **self-pay and uninsured patients**, but all patients at SMMH are subject to **standard billing policies** outlined in the **Billing & Financial Assistance Policy**. This policy includes:

- Cost-sharing obligations for **insured patients** (co-pays, deductibles, co-insurance).
- Payment expectations, financial hardship assistance, and **payment plan options**.
- Refund procedures for overpayments or billing corrections.

Balance Billing Protections

- Patients **cannot be balance billed** for:
 - Emergency services at an **out-of-network facility**.
 - **Non-emergency services** at an in-network facility if the provider is out-of-network (unless the patient provides written consent).
- SMMH will ensure compliance by verifying **payer contracts and patient rights** before billing.

Patient Rights & Dispute Resolution

- If a patient receives a bill **substantially higher** than their GFE (by \$400 or more), they may:
 - **Dispute the charges** through the **HHS independent dispute resolution process**.
 - Contact the **HHS No Surprises Help Desk at 1-800-985-3059**.
- Patients can also contact **SMMH's Billing Department at (719) 679-5022** to discuss concerns.

Compliance & Monitoring

- SMMH ensures compliance through:
 - **Staff training** on the No Surprises Act and billing transparency.
 - **Quarterly audits** to confirm NSA compliance in billing practices.
 - Providing **written NSA disclosures** to all patients.
 - Maintaining a **website disclaimer** informing patients that online pricing is for general reference only and does not replace a GFE.

Last Updated: March 2025

For further assistance, please contact SMMH at **(719) 679-5022** or visit www.sunflowermountainmentalhealth.com.