



Good Faith Estimate / No Surprises Act Notice

For uninsured or self-pay clients - Updated September 13, 2026

YOUR RIGHT TO A GOOD FAITH ESTIMATE

If you do not have health insurance, or you choose not to use your health insurance to pay for care, federal law generally gives you the right to receive a written Good Faith Estimate of expected charges.

When You Can Receive an Estimate

- If you schedule services at least 3 business days in advance, you generally have the right to receive a Good Faith Estimate before the service.
- If you ask for a Good Faith Estimate before scheduling, one will generally be provided within 3 business days.
- You may request a Good Faith Estimate at any time.

What the Estimate Means

A Good Faith Estimate lists the expected charges for services reasonably expected to be provided by Breanne Finagan Counseling Services, LLC. It is an estimate, not a contract, and actual needs may change over time.

For ongoing psychotherapy, the estimate may describe expected recurring services for a defined period. If the expected frequency, type, or cost of services changes, an updated estimate may be provided when appropriate.

If Your Bill Is Much Higher Than the Estimate

If a bill from a provider is at least \$400 more than that provider's Good Faith Estimate, you may be eligible to use the federal patient-provider dispute resolution process. Keep a copy of your estimate and compare it with your bills.

How to Request Your Good Faith Estimate

Practice	Breanne Finagan Counseling Services, LLC
Phone	570-212-9875
Email	bre@breannefinagancounseling.com
Website	https://breannefinagancounseling.com

You may request a Good Faith Estimate when scheduling services or by contacting the practice using the information above.

More Information About Your Federal Rights

CMS: <https://www.cms.gov/initiatives/your-patient-rights/medical-bill-rights/know-your-medical-bill-rights/know-your-medical-bill-rights-when-not-using-insurance>

No Surprises Help Desk: 1-800-985-3059

This notice explains your right to receive a Good Faith Estimate. It is not itself an individualized estimate of the cost of your treatment.