



*Kristin Osborn*

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“No Surprises Act”

Dear Current and Potential Clients,

Please excuse this general form but I do want to tell you about the latest government regulations that impact our work. Apparently, Congress enacted a “No Surprises Act” which became effective on January 1, 2022. The act is described as “new federal protections against surprise medical bills the take effect in 2022. Surprise Medical Bills arise when insurer consumers inadvertently receive care from out-of-network hospitals, doctors, or other providers they did not choose. For more information, please see:

<https://www.kff.org/report-section/no-surprises-act-implementation-what-to-expect-in-2022-issue-brief/>

It is highly unlikely it would affect our work together. There is no situation where you would “inadvertently “ receive care from me. You know, but I need to say it in writing that you are at a financial advantage to use your insurance and by seeing me, you have agreed to take on the additional cost. Also, the final rules about how to implement this in a solo private practice such as mine have not even been written yet by the federal government. I am “out-of-network” for all insurance companies.

If we continue to work together, you are already aware of my charges and your costs. If you are considering working with me, available information suggests I might need to provide you with a diagnosis before we even meet, which would of course be both unethical and impossible without a meaningful evaluation of your circumstances. As far as fees, you and I have or would agree on the fee and there would be no surprise. Any work outside our session would be prorated and agreed upon jointly. If my fees should change, you would be given ample notice and we would need to agree.

Rest assured that I will be as transparent with you about the costs of services we agree on together. You will have “no surprises” here. This transparency is required by ethical standards by which I have abided for close to 30 years in private practice, and simply because it is necessary for us to work well together.

In the meantime, you may certainly ask me about any costs which you might be unsure about and I will provide you timely information. We work in a partnership, but you get to decide how often we meet, and I do my best to adjust my schedule when possible.

Feel free to contact me if you have questions or concerns at kristinarosborn@gmail.com.

As information becomes more available, I will inform you in a timely manner.

With appreciation,

Kristin Osborn