

NO SURPRISES ACT - January 2022

The “no surprises act” (NSA) was signed into law in December 2020. It took effect in January 2022.

What does the NSA do?

The NSA bans a covered facility from surprise billing for emergency services. Even if that facility is out of network with your insurance.

The NSA also bans surprise billing and states your co-insurance, copay and deductible should be based on in-network provider rates, banning out of network cost sharing at a covered facility.

Beginning 1/1/2022 The NSA allows patients to dispute a medical bill if the final charges are more than \$400 higher than your good faith estimate and you file your dispute claim within 120 days of the date on your bill. Please contact your insurance carrier for more details.

What is an NSA covered facility?

Presently the NSA does not pertain to an optometry office like Tacoma Eye. It pertains to Hospitals, Hospital ER's, Urgent care facilities. The NSA pertains to services, not materials.

What does this mean for my eye exam?

Nothing changes with your eye exam. It is still your responsibility to provide your vision insurance and your medical insurance BEFORE the eye exam (or other information your carrier requires to conditionally verify coverage prior to your exam). Our office will still bill your carrier on your behalf. If the information you provide is invalid or otherwise incorrect we will bill our services to the financially responsible party at the usual and customary rate.

Some insurances require prior authorizations. It is important for patients to know if their carrier requires a prior authorization and if so- to obtain this prior to your exam. While Tacoma Eye endeavors to verify the insurance information provided, the ultimate responsibility lies with the patient, their guardian or the otherwise financially responsible party. Altering diagnosis codes, CPT codes for the sake of increasing reimbursement from carriers could be seen as insurance fraud.. If you have a question, please call your insurance carrier before your eye exam at Tacoma Eye.

GOOD FAITH ESTIMATE (GFE)

Tacoma Eye wholeheartedly supports the spirit of the legislation and we want to be transparent. **A GFE for a new patient eye exam including the eyeglass exam is listed as \$240.00 if you had no insurance coverage.** Insurance carriers and our own “Neighborhood discount plan” significantly lower the cost for patients. Contact lens exams and digital retinal imaging (DRI) are separate charges. Patients that desire these services are given cost estimates that they sign before services are rendered. **We cannot imagine a time when our GFE will vary from our actual charges by more than \$400.**

If you have questions please call the NSA HELP DESK at 1-800-985-3059

