

FINANCIAL POLICY

PAYMENT POLICY

In order to encourage financial responsibility for each client and to provide you with ongoing quality service, we ask that you pay your client portion (copayment if using insurance) in full by check or cash at the end of each session.

A Word about Insurance

As a professional courtesy, we will do everything possible to facilitate payment from your insurance company. We will assist you to determine benefits, track claims and the billing of fees. However, please understand that payment of any and all costs is ultimately your responsibility, regardless of your insurance coverage.

If you involve insurance we will inquire from your insurance company to determine your outpatient benefits. You will be responsible for paying your deductible and all co-payment amounts on a regular basis.

You might be counting on insurance to cover all costs of treatment, but it is likely that some things will not be covered. Most insurance companies limit the dollar amount and/or the number of sessions they will cover per year. You are responsible for any and all charges, should your insurance not pay. While we will make every attempt to keep current and accurate track of your benefits, we cannot guarantee eligibility, coverage or benefits; nor can we guarantee the accuracy of the information that your insurance company gives us. We bill only primary, not secondary, insurance. We reserve the right to decline any third-party payer with whom we have difficulty.

MISSED APPOINTMENTS AND LATE CANCELLATIONS

In agreeing to see you, your counselor is reserving a block of time and setting that time aside for you. Therefore, it becomes time that she cannot make available to others without sufficient notice. If you give us cancellation notice at least 24 hours in advance (440-781-7323) of your intention not to use your appointment, your counselor can make alternate plans. In the event that you miss a scheduled appointment or fail to give a 24-hour advance notice of cancellation, you will be charged \$40 for your missed appointment. Please be aware that insurance companies do not pay for missed appointments. In the case of an emergency we will be glad to reschedule with no charge.

PHONE CALLS

Phone consultations with a counselor which are longer than 10 (ten) minutes will be charged at the regular hourly rate. In a psychological emergency the counselor will return your call as promptly as possible.

DELINQUENT PAYMENT

In the event there is an outstanding balance on your account after you have finished treatment, we trust that you will exercise every effort to pay off the balance upon receipt of the bill. Should your account have a credit after the final session, we will send a check to you within 30 days of receiving the final insurance payment.

FEE SCHEDULE

Counselor Initial Intake (90791) \$ 100.00

Counselor 53 Minute Session (90837) \$ 100.00

In-network insurance clients must secure the letter of authorization if one is required, pay any deductible remaining and bring the amount of the copayment per session. The copayment is the only amount to be paid per session once the deductible is satisfied. Only the Usual & Customary Receipt (UCR fee) will be expected as a total payment (copayment plus insurance reimbursement, less insurance write off) for each session.

Out-of-network insurance clients are asked to make initial session payments of \$100 per session until benefits are received or confirmed to verify the deductible, co-payment or out-of-network benefits. We will then credit your account as the insurance payments are received.

In the event of financial necessity, a client courtesy adjustment per session may be granted.