

# Fee Agreement and Policies & Why We are Private Pay for Service

We are a private pay for service practice. This means we do not have contracts with any managed care insurance panels. There are reasons for this here are a few:

1. **Privacy:** There are many reasons insurance companies can request to review all or part of your files: for authorization purposes, to track progress, to prove medical necessity, for audits, for billing, to contest payment etc. We believe that very private personal information is shared during the process of counseling. The key words here are private and personal. We believe client's information should be kept private.
2. **Third Party Control:** Insurance companies make money by finding reasons not to authorize services. They typically require what is call medical necessity to justify authorizing services. In many cases people seeking counseling do not meet these criteria. We do not want to portray clients as being something they are not in order to receive payment. Insurance panels often push certain kinds of therapy typically called strategic brief therapy which is not in the best interests of every client. We believe the course of counseling should be a decision make between the client and counselor.
3. **Denial of future benefits:** Many insurance companies deny or limit future benefits based on prior diagnoses and treatment. It is also not uncommon for employers to change insurance companies from year to year and it is not possible for a private counseling practice to be on every insurance panel.
4. **It costs money to do business with insurance panels:** doing business with insurance panels involves excessive paperwork and hours of counselor and support staff time. We believe we can provide a better quality of service at an affordable rate without the involvement of third party insurance panels.

## FEES

**Hours:** We have both day, evening and weekend hours available. We do not charge more for evening and weekend hours. They are available on first come basis.

**Fees:** We charge 60.00 for a 45-60 minute session. Groups are charged at 25.00 for 75-90 minute session. To schedule an appointment we require a 30.00 deposit. The remainder of payment is expected at your session along with the deposit for your next appointment should there be one scheduled.

**Missed Appointments:** If you miss an appointment with less than a 48 hour notice we charge 30.00.

**Flexible spending accounts and medical savings accounts:** Many employers provide flexible spending accounts and medical savings accounts. In some cases your fees may be applied to these accounts. Call your benefits department to determine if your fees can be used with these accounts and upon request we will provide you with documentation of services and fees.

Name(s) of Client: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone: H: \_\_\_\_\_ O: \_\_\_\_\_ C: \_\_\_\_\_

Person responsible for payment of account: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone: H: \_\_\_\_\_ O: \_\_\_\_\_ C: \_\_\_\_\_

**Federal Truth in Lending Disclosure Statement for Professional Services**

**Part One Fees for Professional Services**

I (we) agree to pay a rate of \$60.00 per clinical unit (defined as 45-60 minutes for assessment, individual, family, pre-marriage and relationship counseling). Each additional minute is billed at a dollar a minute.

A fee of \$ 25.00 per unit of group counseling (defined as 75-90 minutes).

A fee of \$ 30.00 is charged for missed appointments or cancellations with less than 48 hours' notice.

Prepayment of \$30.00 is due prior to scheduling an individual session. The remainder is due at the time of the session.

**Part Two**

**We do not bill insurance.**

Person(s) responsible for account:

\_\_\_\_\_ Date: \_\_\_\_\_

Person(s) receiving services:

Date: \_\_\_\_\_

Date: \_\_\_\_\_