

FINANCIAL AGREEMENT

Appointment and Cancellation Policy

I work with clients on an appointment basis only. Appointments begin promptly and, in consideration of the next client, I will need to end your appointment at its specified time. Appointment sessions generally run 50 minutes long. If it is necessary for you to cancel an appointment for any reason, notice of cancellation must be made at least 24 hours before your scheduled session time. Late cancellations or not showing up for an appointment will result in being charged for the time you have reserved. Because my appointment schedule is usually tight, repeated cancellations or missed appointments may result in the loss of weekly appointment times. This policy is in effect to keep fees reasonable, to allow me to serve as many clients as possible, and to promote progress in your therapy. If you miss an appointment without notifying me in advance, I will NOT call you to reschedule. I believe that in order for therapy to be effective, you must take responsibility for your appointments and scheduling. Consequently, I will not make reminder calls before appointments. I will make every effort to reschedule you within a timely fashion; however, it is ultimately your responsibility to schedule appointments. Please try to respect this policy.

Insurance

Fees are based upon the length of time of the session and the nature of the session (psychological assessment or testing, individual therapy, group therapy, family therapy, marital therapy). Please remember that while insurance companies often reimburse for psychological care, payment of your bill is your responsibility. It is your responsibility to understand the eligibility, coverage, and benefits of your insurance policy. I am NOT on any insurance or managed care plans nor do I file claims for clients. Many of my clients are able to receive reimbursement through out of network benefits. I do NOT bill your insurance company. I will provide you with the necessary documents so that you may file with your insurance company. For those with Medicare, I have opted out of this program. You will not receive reimbursement from Medicare for these sessions. If you choose to continue in therapy, you are acknowledging that you may not seek reimbursement from Medicare. If you make tax free contributions to a health savings account (HSA), you may be able to pay for part of your therapy from this account.

It is very helpful to check with your insurance company ahead of time to find out what your coverage is for therapy services with an out of network provider. Prior to our first session, contact your insurance company and ask the following questions:

1. Do I have mental health insurance benefits? (many people with insurance DO NOT have coverage for mental health)
2. What is my deductible and has it been met?

3. How many sessions per year does my health insurance cover? 4) What is the coverage amount per therapy question?
4. Is approval required from my primary care physician?

These questions will better help you prepare for any financial responsibility that you will need to assume.

Therapy Session Fees

My fees reflect the amount of professional time used. Initial consultation (first session) fees are \$250.00 per hour. My fee for each subsequent session is \$200.00 per hour for individual sessions. I accept cash, personal checks, and credit cards. I also accept Venmo, Zelle and PayPal. If you use these virtual payment methods, your fee will include the transaction fee (approx. \$5.00.) For individuals using a virtual format for their appointment, payment is expected at the end of the session. Unless otherwise agreed upon, payment in full will be required at the end of each session.

If you elect to pay for your session with cash, please have the correct amount with you at the time of payment. If your check is returned to me, I must charge you what my bank charges me (\$25.00.) I reserve the right to involve a collection agency to recover an unpaid bill. Should this occur, you will be responsible for the unpaid therapy bill, the collection agency recovery fee (35% of the total bill) and you will be charged 10% interest per month on your unpaid bill.

Additional Service Fees

Services provided in addition to the regularly scheduled appointment include phone calls, email, consulting with teachers and school officials, scoring of psychological tests, providing written reports, and appearing in court. Due to the nature of my practice, additional time or services are often provided (extended phone conversations, letter writing, record reviews, court appearances, calls to schools and other agencies, consultations with other professionals). These additional services will not be covered by your insurance. The fee for these services is based on time used. Home and school visits are also billed this way and include travel time. With the exception of legal and/or court matters, I will charge the standard hourly rate for professional services other than psychotherapy. If psychological testing is indicated, I will charge for the test battery depending upon the amount of time it takes to administer the tests, score, and write the psychological report.