**Individual and Family Solutions**

***BILLING AND PAYMENT AGREEMENT***

Welcome to Individual and Family Solutions. We are happy that you have chosen us. Finances are always a sensitive subject to address, however, we believe that it is important to address insurance and payment issues at the onset of our relationship so that there are not issues on either one or our parts once the counseling process has begun. In order to facilitate a beneficial experience for you, let us explain how a counseling practice operates and provide some tips on how to utilize your insurance to your maximum.

Most people choose a therapist that is approved by their insurance company. Therefore, all initial paperwork must be completed correctly in order for us to get third party payment and so that you do not incur any unnecessary costs.

Your individual insurance company sets your copay, which is often different than your copay for medical doctors. You may also have a deductible that has to be met before the insurance will begin to pay for sessions. You pay this directly to your therapist, we will bill your insurance company in order for them to have a record of what you have spent towards meeting your deductible and then when the deductible, (if any), is met, the insurance will begin to pay. This varies from company to company, so it is to your benefit to check with your company before you come to your first session.

Many companies require preauthorization before you see a therapist; so check with the company. If you need preauthorization, bring the authorization number to the first session or the insurance company may refuse to pay for that session.

Insurance companies will not pay for sessions that are cancelled, which is why it is imperative that you keep your regularly scheduled session. A therapy session is 50 minutes which is dictated by the insurance companies. Unlike medical doctors, we cannot schedule 6 patients per hour, so if you do not show for your appointment, we cannot schedule another client at the last minute.

We cannot charge the insurance company for missed appointments; therefore, it is our policy to charge for cancellations of less than 24 hours prior to a scheduled appointment. The charge for each missed session will be $100.00.

If during the course of treatment you should change insurance companies, let us know so that we may check to see if your coverage is the same. Should you change insurance and not inform us, you may become individually liable for sessions that could have otherwise been covered under your new insurance. It is important that you let us know whether you are covered by more than one insurance company, and if so, which insurance is primary. We must bill the primary insurance company first or your secondary insurance will be null and void.

Many times you may have questions or concerns between sessions. We welcome brief phone calls in order to clear up issues but your therapist must limit the time spent on phone conversations. If you should need more than a 5 minute clarification and your situation needs more attention there are two options:

1. For every 15 minute intervals of time there will be a $25.00 charge and this will be due upon next visit and will be payable by cash, check or credit card.
2. If you feel as though you need more time to discuss what is going on between appointments then you can schedule an appointment where you then can have your insurance plus co-pay cover the charges
3. These charges do not pertain to EMERGENCY situations. In fact you are encouraged to contact 911 for life threatening situations first. If your situation is of major distress but NOT life threatening and a phone call can be of some assistance between appointments and/or a follow up appointment is scheduled within 24 to 48 hours after the crisis call then no charge will be billed to you.

Preparing letters or completing forms/documentation for employers or support agency/organizations will be billed at $100.00/letter or document. This is not billed to insurance.

Copies of documents on file will be billed at $50.00/file. This is not billed to insurance.

There will be a $35.00 (USD) service charge for all returned checks. If it becomes necessary to go outside of the office to any agency for the collection of fees, you will be charged for the additional expenses.

We hope this will clear up any questions you have about the clerical end of your counseling session. Please feel free to ask any questions you have. By your signature it is understood and agreed that you are directly responsible for payment for the services rendered whether or not your insurance is involved.

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

Please provide a valid credit card to be kept on file for missed appointment charges.

Name on card:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Credit card number:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Expiration date:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

3 or 4 digit code:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_