

## **INFORMATION ABOUT YOUR FEE AND PAYMENT OPTIONS**

The fee for a regular 50 minute clinical session is based on a sliding scale according to your annual net family income. The fee scale ranges from \$50.00 to \$130.00. The fee is calculated by multiplying your annual net family income by .0015. For example, an income of \$50,000.00 would qualify for a \$75.00 fee. An income of \$32,000.00 or less would qualify for the minimum fee of \$50.00. Payment is expected and due (in exact cash, personal check or credit/debit card) at the time of service.

I also offer services that can vary in length, duration, and frequency. This allows for sessions that may be more affordable. **A 25-minute session is available for a basic fee of \$35.00, regardless of income level.** Longer sessions of an hour or more will be charged according to the sliding scale. Together we will make a treatment plan that fits your clinical and financial needs. Typically, as a person progresses in treatment, the session length and/or frequency can be reduced.

I believe all persons deserve affordable counseling services regardless of income and the ability to pay the current market standard fee, nor do all persons have insurance benefits. Many with health insurance choose to not use their insurance due to the current lack of adequate protection for the confidentiality of mental health records. Therefore, I offer alternatives for affordable counseling. **Please discuss these options with me before deciding you cannot afford therapy.**

### **Using Insurance**

If you use your insurance, your fee is still determined on this sliding scale. Your insurance company will not be charged more than you would be charged if you were paying out of pocket for therapy (unless the fee is predetermined by a contract with that insurance company). Please ask questions about your fee before coming to your first appointment or at the beginning of your initial session.

*If you choose to use insurance to pay for services, I require you to pay me the fee in full. I will provide you with the necessary documents for you to file with your insurance company. If you want my billing service to file for you, you will be charged an additional \$9.50 to cover the fee of the billing service.*

**If you choose to use insurance, please consider how your confidentiality may be affected and discuss this with me at our first session.** You can read more about this by going to the next section titled *Confidentiality: The Risks Of Using Mental Health Insurance* or by clicking on the [Health Insurance Confidentiality](#) button on my home page.

Your insurance company requires that I diagnose your condition and indicate that you have an illness before they will reimburse you for my services. I will discuss with you the diagnosis I plan to render, if you wish, before you file claims with your insurance company. Any diagnosis made will become a part of a permanent health record on you that is maintained by, and shared, by health insurance companies.

**If you do not wish to involve your insurance company, an affordable option is the 25-minute session for \$35.00.**