

## Telehealth vs. In-person Appointments

The majority of B2AW clients choose the convenience of teletherapy even for children over the age of 10. Telehealth is preferred for a number of reasons including time saved driving to Green, Ohio and the ability to demonstrate and apply skills in your environment where you are comfortable.

Few items to keep in mind:

-Only the primary clients can be present.

- You cannot be in a moving vehicle and cannot be driving during a session.
- You must be in the state of Ohio during the time of your counseling session.
- Please secure a confidential space with no interruptions expected. (Please inform family members or roommates that you should be interrupted for your weekly time focused on YOU.)

## How do we pay for counseling services?

At Believe to Achieve Wellness, we believe that therapy should be as affordable as possible. Most pay via their medical and mental health insurance plans or choose to pay privately if B2AW is not in network with your insurance or you choose to limit access of your mental health information by your insurance company.

### **OPTION A:**

For those who need to pay via insurance, the following insurances are accepted:

- ❖ **Medical Mutual**
- ❖ **Summa Health Care**

B2AW is affiliated with Headway's group practice to make the following insurance providers available to you. Your co-pay and any deductibles or coinsurance will be processed through Headway for these providers:

- ❖ **Anthem Blue Cross Blue Shield of Ohio**
- ❖ **Aetna**

- ❖ Cigna
- ❖ Oscar
- ❖ Oxford
- ❖ United Healthcare (UHC)

**NOTES:**

Even if you have one of the insurance companies above, please check if you have a separate card or policy for Behavioral Health or Mental Health benefits. Your appointments will need to be billed under that 3rd party (i.e. UNITED HEALTHCARE) not your primary medical insurance company (i.e. Medical Mutual).

**OPTION B:**

Private pay is the preferred choice of many seeking counseling even if you Opt Out of using of the insurances above. Some clients choose not to use their insurance provider for a variety of reasons such as a high deductible or a desire to more fully protect access to their mental health information.

**Individual counseling rates**

Private pay rates for range from \$85-\$180/hour based upon your household income:

Household Income	Initial Assessment	Hourly Rate for 53 Minute Session (Normal Business Hours)
Under \$30,000	\$100	\$85
\$30-\$49,999	\$120	\$100
\$50-\$80,000	\$150	\$120
Over \$80,000	\$180	\$150

If not billed through insurance, Initial Assessments are \$180/hour unless a prior arrangement has been made using the Sliding Fee Scale. These assessments occur during your first meeting and then are scheduled formally to occur again on an annual basis to review progress, formally update treatment plans and discuss your progress. The annual intake typically occurs in the month of January each year for most clients.

### **Couples & Family Therapy Rates**

**Couples & Family Therapy** is \$180 for 53 minutes or \$250 for 90 minutes. Extended or after hours time is billed at \$100/hour in 15 minute increments.

Prepare\Enrich Premarital and Marital Assessments incur a one-time fee of \$50 paid during the initial appointment or when determined it is necessary during the course of therapy. This fee is not reimbursed if both partners do not complete the assessment.

Proof of income is expected in the form of a copy of page 1 of your most recent tax statement that can be shown in session to your therapist to protect your financial information.

### **Out of Network**

At your request, we can email a statement for you to submit to your insurance company for Out of Network (OON) benefits. To learn your OON benefits and deductible amounts which typically re-start each January 1st, please contact your insurance company.

### **Need extra time to process?**

What do you do when you finally “hit” on the real root of what brought you to counseling and the session time is over? If your therapist can extend the session, the following fees can be added onto your regular co-pay or private pay rate. (Your insurance company likely will not pay for the extra time.)

<b>Household Income</b>	<b>Extended Time (Normal Business Hours)</b>	<b>Hourly Rate (After business hours and holidays)</b>
<b>Under \$30,000</b>	\$100/hour, billed in 15 minute increments	\$100/hour, billed in 15 minute increments
<b>\$30-\$49,999</b>	\$100/hour, billed in 15 minute increments	\$120/hour, billed in 15 minute increments
<b>\$50-\$80,000</b>	\$100/hour, billed in 15 minute increments	\$150/hour, billed in 15 minute increments
<b>Over \$80,000</b>	\$100/hour, billed in 15 minute increments	\$150/hour, billed in 15 minute increments

### **Cancellation Policy**

- **To respect your time and your therapist's time, please notify your therapist as soon as you know of any conflict. If a session is canceled less than 2 business days in advance (i.e. by Thursday for a Monday appt), a \$50 cancellation fee could be assessed unless the appointment can be rescheduled later in the same week during a time you and your therapist are available.**
- **A waiting list is kept for current clients who may need an extra session or to fit in a school visit and any openings fill up quickly each week.**
- **Exceptions are made for sudden and unexpected situations. If you suspect you have any potentially contagious symptoms, PLEASE inform your therapist and do NOT come to your counseling session in person. A fee will NOT be assessed if you are protecting your therapist and other clients from any potential symptom transference.**

### **Fee Schedule Updates**

Clients will be given notice of any significant updates to the Fee Schedule. Insurance reimbursement rates may fluctuate and sometimes without notice to your therapist. Your therapist will provide updates in the most timely manner possible. Please inform your therapist of any changes provided by your employer or insurance company with as much notice as possible to avoid an interruption in your sessions.

### **List of Questions to Ask your Insurance Provider**

While B2AW's biller will verify your insurance during or after your screening call, it is preferred that each prospective client call their insurance provider as well. Occasionally, conflicting information is provided and it is preferred to know that prior to starting therapy.

When you call, please note the name of insurance representative, date and time of your call. Please email [billing@b2awellness.com](mailto:billing@b2awellness.com) the following information:

- Verification of Benefits: Is B2AW IN or OUT of Network?
- Co-pay:
- Deductible:
- Co-insurance %:
- Use of a HSA and/or FSA:
- Key changes to know in 2023:

As a mental health therapist who does not work in the insurance field full time, this list is not intended to be comprehensive but simply to provide some guidance to maximize your time with your insurance company and set expectations for your budget purposes. For those waiting for a new insurance to take effect in the new year or with a job change for example, please contact your therapist as the process is likely to take longer to verify benefits and possibly start therapy.

- Do I have mental health or behavioral health benefits?
- Is Believe to Achieve Wellness IN NETWORK? Out of Network?  
If asked, you can provide the following NPI# 1891242996.
- Do I have an In Network deductible? If Believe to Achieve Wellness is Out of Network, what is my deductible? How much is it and how close am I to meeting the deductible?
- Do I have co-insurance? What is the co-insurance percentage per session (after meeting deductible)? Do I have a co-insurance and when does that kick in?
- What is my co-pay for behavioral health? Does the co-pay start after I meet my deductible?
- Which costs re-start January 1st?
- Do I need a referral? Ask if your insurance provides an authorization code that you may then provide to your therapist.