



## *Financial Policy Detail and Sliding Fee Scale*

Rates are based upon total annual household income and are subject to change as your financial status evolves. It is your responsibility to inform your therapist of any expected change in insurance as soon as possible and any changes in your income, especially if they impact your use of the sliding fee scale. If you lose your insurance or it changes mid year, it is your responsibility to inform your therapist ASAP to avoid paying for sessions that may take months before they are denied.

### **INSURANCE-BASED CLIENTS IN CRISIS or NEEDING COORDINATED CARE**

In addition to those who use insurance, at times, crisis sessions or extended time in a session or consultation time may not be reimbursed. When this occurs, any extra, unexpected or unreimbursed time is typically billed at the consulting rate of \$100/hour, billed in 15 minute increments. If an unexpected and unreimbursed session occurs after regular business hours, the rate is \$150/hour billed in 15-minute increments.

### **What if I need Mental Care more than once per week or want to check in regarding my child's mental health needs?**

Insurance typically pays for 1 session a week and no more than 1 session in a day unless medically justified. If a parent wants to schedule a separate session to review progress, it is suggested that this session occur during a regularly scheduled session in lieu of meeting with your child or as part of your child's session. If scheduled in the same week or on a different date of service, parents\caregivers agree to the hourly rates below if the time allocated is denied by insurance if deemed not to be medically justified. For example, your child and therapist have been meeting on Tuesdays. Parent check in was scheduled on Thursday. A month later, your therapist informs you or you see an EOB where that Thursday Parent session was not covered. You agree to pay the hourly consulting rate at \$100/hr (minus any co-pay already paid) that was not paid by your insurance.

### **Coordination of Care**

Believe to Achieve Wellness is known for going “above and beyond” to coordinate care with your PCP, OB\GYN, PsyD, or prescriber or assessor to ensure the most comprehensive approach possible. B2AW also will track down your child’s teachers, school counselors, Intervention Specialists, school psychologist or anyone you suggest on your child’s medical or psych team. Another common example is that the therapist may meet with your child for a regular session and then finally hear back or attend an IEP or school or virtual doctor visit during the same week. Without the client present, insurance may be less likely to pay for this visit, parents agree to payment for the time spent consulting billed at \$100/hr in 15 minute increments including the best estimate for the time involved to call, email and track down these school and medical personnel.

For those using insurance or paying privately, please see the hourly rate below for 2 or more sessions in 1 day or in a week or that occur on Friday-Sunday and after 5 PM on Wednesday and Thursday and any federal or generally-recognized holiday may be billed at the hourly rate of \$150/hour unless a sliding fee scale arrangement was agreed upon.

**Opt Out**

Some clients choose not to use their insurance provider for a variety of reasons such as a high deductible or a desire to protect their mental health information. If you choose not to use your mental health insurance benefits, especially if your provider is credentialed with your insurance company, you will be required to sign an Opt out form that will be sent to you via Simple Practice.

<b>Household Income</b>	<b>Initial Assessment</b>	<b>Hourly Rate for 53 Minute Session (Normal Business Hours)</b>	<b>Extended Time (Normal Business Hours)</b>	<b>Hourly Rate (After business hours and holidays)</b>
<b>Under \$30,000</b>	\$100	\$85	\$100/hour, billed in 15 minute increments	\$100/hour, billed in 15 minute increments
<b>\$30-\$49,999</b>	\$120	\$100	\$100/hour, billed in 15 minute increments	\$120/hour, billed in 15 minute increments
<b>\$50-\$80,000</b>	\$150	\$120	\$100/hour, billed in 15 minute increments	\$150/hour, billed in 15 minute increments

<b>Over \$80,000</b>	\$180	\$150	\$100/hour, billed in 15 minute increments	\$150/hour, billed in 15 minute increments
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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 prognosis. The annual intake typically occurs in the month of January each year for most clients.

### **Couples & Family Therapy**

**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.

### **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.

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

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.
- Please note the name of insurance representative, date and time of call. Email [kmetzler@b2awellness.com](mailto:kmetzler@b2awellness.com) the following:
  - Verification of Benefits-B2AW is IN or OUT of Network
  - Co-pay:
  - Deductible:
  - Co-insurance %:
  - Use of a HSA and/or FSA:
  - Key changes to know in 2023:

### **Regular business hours**

**Monday, 9 AM-9 PM**

**Tuesday, Noon-9 PM**

**Wednesday, 9 AM-5 PM**

**Thursday, 9 AM-3 PM**

### **Service Level Agreement aka Reaching your Therapist**

Please expect your therapist to respond within 1 business day outside of normal business hours. If your therapist is on vacation, out of the office or attending to a crisis, you should hear within 3 calendar days, i.e. You reach out on a Thursday, the office is closed Friday, you may not receive a reply until Monday. As a smaller practice, no hotline is staffed 24/7. By agreeing to utilize Believe to Achieve, you agree to contact authorities, call 911 or 988 (if having suicidal thoughts) or go to the nearest emergency room if you feel you or anyone is unsafe.