



## Therapy Payment Options and

### Financial Policies & Procedures

This document contains additional detail regarding the following key financial policies and procedures.

- Individual Counseling Rates
- Couples and Family Counseling Rates
- ART Rates
- Financial Polices & Procedures
- Coordination of Care

### B2AW's 3 PAYMENT OPTIONS

Clients have 3 options to pay for their care. The same client could use 2 or more during the course of their treatment such as insurance and private pay. They are:

1. **Paying privately**
2. **Paying using medical or mental health insurance**
3. **Paying privately for specialized individual, couples and family or ART treatment**

#### Rates during Established Office Hours

Effective 7/1/2024

<u>Service</u>	<u>Rate- 1 hour (53 minutes)</u>	<u>Rate- 80 minutes</u>	<u>Intensive- 2 hours</u>
<u>Individual Therapy</u>	\$160	\$200	\$250
<u>Couples &amp; Family Counseling</u>	\$180	\$250	\$300

<b><u>ART</u></b>		<b>\$180-Subsequent ART sessions</b>	<b>\$200 Initial Session &amp; any 2 hour sessions</b>
<b><u>Educational Consulting</u></b>	<b>\$40 per 15 minute increment 1 hour=\$160</b>	<b>\$200</b>	<b>\$300</b>
<b><u>Coordination of Care</u></b>	<b>\$40 per 15 minute increment 1 hour=\$160</b>	<b>\$200</b>	<b>\$300</b>
<b><u>Speaking Engagements</u></b>	<b>Varies. Please email info@b2awellness.com</b>		

**NOTE: Appointments made outside regular established office hours, i.e. Fridays, weekends, and some evenings will incur an additional charge of \$50.**

## Fees

B2AW clients make their therapy appointments a priority when reviewing their schedules each week.

**Individual Therapy No Show\Cancellation Fee: \$80**

**ART, Couples or Family Therapy No Show\Cancellation Fee: \$100**

This fee is typically assessed within 1 business day after a missed appointment or when an appointment is canceled within 48 business hours. This late cancellation or missed appointment fee may be charged automatically by the billing system even before a client reaches out to their therapist.

If more than 2 no shows or late cancellations occur, your therapist will discuss the best fit for you and a client could be referred to another agency.

## Exceptions

No fee is assessed due to emergency situations or potentially contagious illness. Most clients (if still feeling well enough to engage in therapy) will convert to a remote appointment to avoid possible contamination. A running list is kept of clients wanting to fit in another appointment, extend an appointment, or for new clients. Your ability to provide as much advance notice as possible is appreciated by the other clients and your therapist.

The following examples help answer FAQs about 2 BUSINESS days' notice vs. Calendar days:

If your appointment day and time is:	Cancel by ____ to avoid a fee
Monday, 10 AM	Before 10 AM on the Thursday BEFORE your appt
Tuesday, 2 PM	Before 2 PM on the Friday before your appt
Wednesday, 8 AM	Before 8 AM on Monday of the same week as your appt
Thursday, Noon	Before Noon on Tuesday of the same week as your appt

Example: If you cancel on Saturday though for a Monday appointment or Sunday for a Tuesday appointment, it is not 2 business days in advance and an \$80 fee will be assessed. If your appointment is in person and you are canceling due to illness for example, your appointment can be converted to Remote Teletherapy the same day or later in the same week and no fee is assessed. Your therapist and clients that come in person after you appreciate your care and consideration.

Situations occur when a client cancellation must cancel within the 48 BUSINESS HOURS window. Occasionally, the late cancel fee of \$80 or \$100 or “no show” fee is not assessed. Some examples include:

- Sudden hospital visit for you or accompanying a loved one and unable to be in a confidential location. Please notify your therapist as soon as you can.
- In these cases, a client may request to reschedule in the same week. If you and your therapist’s schedules happen to align when attempting to reschedule in the same week, the cancellation fee could be waived; however, no guarantees exist that both schedules will align. In summary, please inform your therapist as soon as any potential conflict is known and recognize a later appointment in the same week is unlikely.

## 1. Paying privately

Clients choose to pay privately for several reasons including the following:

- Uninsured,
- Underinsured, or
- Have Medicaid and Medicare, Aultcare, and Aultman or a specific major insurance company plan that B2AW is currently not able to accept, or
- You elect not to make one partner in a couple the “identified patient” in couple’s therapy, or
- You determine you are unlikely to meet your insurance company’s deductible, and/or

- You elect to limit access of your insurance company to your\your dependent’s mental health diagnosis, treatment plan and and specific therapy visit content.

FYI–Your insurance company has the right at any point in treatment to request your treatment plan and any or all progress notes or request a treatment plan summary. Each appointment that is billed requires a mental health diagnosis. “Lighter” diagnoses such as relationship conflict, self esteem building, self advocacy, problem solving, etc. are not covered diagnoses. If your criteria do not meet an expected covered diagnosis, your therapist will inform you as soon as your diagnosis changes so you can decide your next plans.

If you choose not to use your mental health insurance benefits, especially if B2AW 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. This must be signed prior to your first session.

### **Paying Privately for Individual Therapy via this Sliding Fee Scale**

Individual therapy is \$180 for the initial appointment and \$160 for follow up care. More specific information is contained below based upon income if a prospective client requests a reduced rate;

<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>	\$170	\$150	\$100/hour, billed in 15 minute increments	\$150/hour, billed in 15 minute increments

<b>Over \$120,000</b>	\$180	\$160	\$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 or at least 6 months after your first appointment.

## **Couples & Family Therapy Private Fee Schedule**

### **Couples & Family Therapy Cost**

First diagnostic assessment: \$200

Follow up 53 minute appointments:\$180

Intensives: 90 minutes at \$250

Most elect not to use their commercial insurance for several reasons. Please ask your therapist any questions that may help you in your search for a couple's therapist.

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

### **Proof of income**

Proof of income is based upon the honor system or could be verified in the form of showing your therapist a copy of page 1 of your most recent tax statement to protect your financial information.

## **2. Paying Using your Medical or Mental Health Insurance**

B2AW currently is credentialed and able to accept the following insurances:

Aetna, Anthem BCBS, Medical Mutual, Optum, Oscar, Summacare, and UHC

NOTE:

- Each insurance company has many plans exist under each insurance plan. B2AW may accept Anthem BCBS but not your specific company's Anthem BCBS plan.

- B2AW does not expect to become credentialed with **Medicaid** and those clients often arrange a reduced rate using a sliding fee. Please inquire with B2AW's Office Assistant for your rate.
- B2AW is in the credentialing process with **Medicare** with no acceptance date currently available.

### **Applying a “Best Guess” based upon Available Insurance Information**

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 the former insurance company denies your claims.

### **Verifying your Insurance Benefits**

It is highly suggested that all new and existing clients contact their insurance company to learn their mental health benefits prior to starting therapy, during any job changes and before your first appointment in January of each year. B2AW will also verify your benefits. However, it is not uncommon that the info you receive will differ from the info obtained by B2AW or Headway who bills on behalf of BAW for Anthem BCBS, Aetna, Optum, UHC, GEHA and Osaor. Benefits for Medical Mutual and Summacare are verified in other systems and the results will be sent to you or communicated in your first appointment each January.

### **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 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? These OFTEN differ from regular medical benefits.
- Is Believe to Achieve Wellness IN NETWORK or Out of Network?  
If asked, you can provide the following NPI 1# 1891242996 or Group NPI# 1215636584.
- 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 the deductible)? Do I have co-insurance and when does that kick in?
- What is my copay 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 the 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 for this year:

### **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.

### **INSURANCE-BASED CLIENTS IN CRISIS or In Need of 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 \$160/hour, billed in 15 minute increments after the end of the regular scheduled session or for phone calls, meetings or sessions that occur in between sessions, with or without the client present.. If an unexpected and unreimbursed session or phone call occurs after regular business hours, the rate is \$160/hour billed in 15-minute increments.

### **What if I need Mental Care more than once per week or a parent\guardian wants to check in regarding a child's mental health needs?**

Insurance typically pays for 1 45-minute or 53-minute 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,
- as part of your child's session within the allotted 45 or 53 minutes or
- scheduled on a separate day,

If an appointment is 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 your insurance company determines the parent meeting was not 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 (minus any copay already paid) that was not paid by your insurance. If a parent wishes to meet the same date as their child or

extends a session more than the planned 45 or 53 minutes, parent\guardian elects to pay the consulting rate for the separate appointment. The consulting rate is billed in 15-minute increments outlined in this document. Typically, 53 minutes is set aside on your therapist's calendar allowing you to budget without feeling rushed when providing critical background information or to receive customized parenting psychoeducation.

### **3. Using Accelerated Resolution Therapy (ART)**

#### **ART Therapy**

Accelerated Resolution Therapy is a widely-recognized treatment used by the military and many major hospital systems to address trauma, anxiety, depression, some addiction and OCD and even long Covid with high success rates. Most report an initial distress level on a 10-point scale of 8-10 and leave their first ART session at a 0 or 1. Depending on the presenting concern, it may be recommended to commit to your mental and even physical health via an ART Intensive which is billed in a package format.

Since ART may take 90 minutes or more and it is challenging to predict your specific needs, a 90-minute or 2 hour space needs to be opened up for you. Many clients are paying privately to ensure these needs are met for this highly-sought out ART treatment.

Initial ART Session: \$200

Follow up ART Sessions: \$180 (up to 90 minutes)

Intensive ART Sessions: \$200 (up to 2 hours)

ART Intensive Packages: \$675 for 4 ART sessions

(Clients must request the package discount by the end of the 1st Follow Up ART session.)

Up to 2 ART sessions per week can be set aside and may be spread out to allow processing and payment via insurance in between ART sessions.

Payment options are available.

#### **Cancellation policy for ART**

Please note that \$100 is the fee charged for missed ART sessions due to the extended time set aside for ART appointments. ART can also be conducted remotely if a client is concerned about a potentially contagious situation. Please ensure that your home environment can be consistently kept confidential and ideally free of distractions for full efficacy.

## **Other Key Client Considerations**



B2AW prides itself on a high level of flexibility. As clients' schedules change with each school year, semester, sport, play or new job, your therapist may ask other clients to consider a new day and time to best accommodate the most people. Your therapist is also a person who may have an unexpected illness or schedule change and will provide you as the client the most notice possible.

## **Appointment Communications**

It is very important to check your internal Simple Practice communication portal or email address you provided B2AW for any key appointment changes or requests. B2AW thanks you in advance for your high level of flexibility and consideration for the needs of your therapist and other clients to access their care. Also, the same appointment openings may be offered to more than one client and will be given to the first client to confirm that open time.

## **Periods of High Demand**

During periods of high demand, clients may be asked to "share" a time slot with another client. While not ideal, if you determine your best fit is at B2AW, it is preferred to offer you some possible openings vs. no openings. (Referrals are also offered if you wish to explore other options.) As clients graduate, more options exist and are offered to these newer clients. In this post Covid era, many employers are offering more flexible work schedules opening up options for clients to receive mental health care earlier in the day.

Overall, research shows that engaging fully in therapy at a consistent day and time is preferred vs. waiting to schedule your next session during available slots. Some B2AW clinicians are scheduling more than a month in advance. Since more than a 30 day gap in services is not permitted at B2AW, please check your calendar when scheduling your appointments and inform your therapist of any planned appointment times you may be unable to attend.

## **Other Key Financial Policies**

These policies are similar to many other mental health providers and necessary to be in the best position to offer mental health care to as many as possible in any given week for new and existing clients.

# **Coordination of Care**

## **Coordination of Care Defined**

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 school, 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.

In the Intake paperwork, clients or their parents agree to payment for the time spent consulting with these medical or school professionals billed at \$160/hr or \$40 for each 15 minute increment that also includes generous estimate for your therapist’s time spent calling, emailing and tracking down these school and medical personnel.

## Paperwork and Report Writing Fees

Often when a client requests to coordinate care, the following occurs for any time spent outside a regular therapy session after a client or parent\guardian signs a Release of Information:

- an introductory fax is sent or a phone call is scheduled with the medical provider or school professional charged at \$40 per 15 minute increments to draft the fax, send assessments or hold the consult.
- Write any summary reports,
- Clinical Reviews such as reading and reviewing submitted records from other providers, and/or
- Respond to calls from your medical provider or school representative

For example, you request your therapist attend an IEP meeting or collaborate with the school psych or school counselor to draft the IEP based upon your therapist’s in-depth knowledge of which accommodations are most likely the better fit. Your therapist spends 15 minutes on emails, sending over releases of info, and on a phone call with the school counselor to set up the meeting. You will incur a \$40 charge (\$160/hour billed in 15 minute increments) and then another charge for the actual meeting time.

## Family Counseling

At times, a client may request that their parent, guardian, spouse, significant other or key member contribute key historical information to further guide the counseling process. These appointments sometimes can be billed through insurance. A client may elect or may choose not to be present for these sessions. Your therapist will confirm what you are comfortable discussing with this family member. These sessions may need to be charged as a private pay session. Private pay for family counseling is \$180 per session for one hour. Please confirm with your therapist if you have any questions.

## Assessment requests

Clients may ask if their B2AW therapist can write letters or recommendations regarding any of the following:

- Emotional Support Animals,
- Custody or Parenting,
- Disability Claims, or
- Flexible Work Arrangements.
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At B2AW, the policy prohibits writing these letters. However, after a client has been established with B2AW for at least 4-6 months, a client may request their therapist provide supplemental information to their psychiatrist, medical doctor, attorney or other assessor trained specifically in each of these respective fields. Information provided would be discussed with the client in a previous session or via a private pay consulting session. These appointments with these providers are billed at the Coordination of Care rate as long as formal counseling is not occurring and a formal opinion is not requested.

## Scope of Practice

Believe to Achieve Wellness policies do not allow therapists to provide official or unofficial opinions regarding service or emotional support animals, disability cases nor custody cases for current or inactive clients. Therapists must remain within their scope of practice.

At times, a client may need their therapists to appear in court for other needs unrelated to custody. Fees are \$160 per hour for any of the following:

preparation time with the client, any attorneys or communication outside session with clients, completion of any requested documentation and for the appearance in court including travel time to and from the B2AW office. A minimum fee of 8 billable hours may be charged due to the need to clear an entire day of clients when courts' schedules are unpredictable. These costs cannot be billed to insurance and must be paid in full on the date of the court appearance. Cancellation or a late change in the court date also results in the same fee being assessment as the time was allocated to the client.

## Discharge Policy

If your therapy needs are not being met, clients are encouraged to speak with their therapist directly or to Kay Metzler, the owner of B2AW, at 330-595-9006. You will be heard and if modifications can be made, your needs will be fully addressed. If it is determined that another therapist at B2AW or within our network of trusted colleagues may be a better fit, B2AW will provide the proper referrals in our best effort to fulfill your mental health needs.

When you begin therapy, the relationship is a “2-way street”. B2AW procedures and our therapists continuously improve based upon that positive and constructive feedback. B2AW’s No Show rate is below 0.5% with high satisfaction ratings. In summary, if you need something else, please reach out and know you will be approached with compassion and the utmost care. However, if a client does not show for 2 consecutive appointments (with no explanation received) or has a longer history of late cancel or no show appointments, your therapist will reach out to discuss your needs and determine if a discharge is needed with referrals to other providers. If no response is received within 5 business days after a no show or late cancellation, a client may be discharged from care.

## Continuity of Care

Most enter therapy and set goals that require meeting weekly or bi-weekly. As progress is made, appointments typically occur every 3-4 weeks. **No more than 30 days should elapse between any appointments** as this greatly disrupts the continuity of care and often results in a decline in previous progress. If a client is unable to make more than 3 offered weekly appointments and a lapse of more than 30 days occurs, a client may be discharged. The weekly day and time could be used by another client with no guarantee it would remain available if the client requests to resume therapy. The returning client would complete the intake process again to assess current mental health needs.

It is critical that an appointment occur without a 30 day gap between appointments; however, certain rare circumstances could occur where a client is not discharged, especially if the therapist has become less available over a holiday, vacation or training period or client is traveling for an extended period of time. These extended gaps are planned and approved in advance with assessments occurring when a client return from their trip to assess current mental health needs.

## 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 any B2AW practice and insurance updates in the most timely manner possible. At times, some insurance companies provide an update to you and/or B2AW regarding your benefit information sometimes months later and could ask for any difference in cost or refund any extra amounts charged.

## Communication with your Therapist

### Preferred Forms of Communication

When you become a client, you have 3 options to reach your therapist. They are listed in order of most to least secure regarding your PHI (Protected Health Information):

1. Calling your therapist and leave a voice mail if necessary on HIPAA-compliant voice mail
2. Send an internal message via Simple Practice Portal.
3. Send an email directly to your therapist ([kmetzler@b2awellness.com](mailto:kmetzler@b2awellness.com) or [info@b2awellness.com](mailto:info@b2awellness.com))

### Service Level Expectation

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 and your therapist is out on Fridays, 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.

## B2AW Regular Business Hours

**Monday, 9 AM-7 PM**

**Tuesday, Noon-5 PM**

**Wednesday, 9 AM-5 PM**

**Thursday, 9 AM-3 PM**

These new hours are in effect July 1, 2024 with less evening appointments expected in the Fall.