



Financial Policies & Procedures

Updated February 10, 2026

This document outlines the financial expectations and clinical policies for Believe to Achieve Wellness (B2AW).

Attendance, Cancellations and Discharge

B2AW clients make their therapy appointments a priority when reviewing their schedules each week. Upcoming appointments can be viewed in the Simple Practice app.

Cancellation Policy

B2AW requires 48 business hours' notice for cancellations to avoid fees. This allows us to offer the time to clients seeking additional appointments.

Individual Therapy No Show\Cancellation Fee: \$100
ART, Couples or Family Therapy No Show\Cancellation Fee: \$120

This fee is typically assessed within 1 business day after a missed appointment or when an appointment is canceled within 48 business hours. The billing system may charge this fee automatically, possibly before you contact your therapist after the appointment time.

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.

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

If your appointment day and time is:	Cancel over 48 BUSINESS HOURS IN ADVANCE by_____ to avoid a fee
Monday, 10 AM	Before 8 AM on the Thursday BEFORE your appt

Tuesday, 2 PM	Before 8 AM on the Friday before your appt
Wednesday, 9 AM	Before 8 AM on Monday of the same week as your appt
Thursday, Noon	Before 8 AM 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 \$100 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. Your therapist and clients that come in person after you appreciate your care and consideration.

If you must cancel within the 48 business hours due to emergencies (e.g., sudden hospitalization), please notify your therapist ASAP. In some cases, if you and your therapist can reschedule within the same week, the fee may be waived, but this is not guaranteed.

Investing in your Future\Payment Options

Clients may pay for care using insurance, private pay, or a combination of both. Specialized services such as ART, career guidance, consulting, or medical coordination are typically billed privately.

1. Paying privately

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

- Uninsured,
- Underinsured, or
- Have Medicaid and Medicare, Aultcare, Aultman, Cigna or an Out of Network plan, or
- You elect not to make one partner in a couple the “identified patient” in couple’s therapy,
- 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.

It is critical to know that 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.

B2AW's Master Fee Schedule
Standard Private Pay Rates
(during Established Office Hours)

<u>Service</u>	<u>First Appt</u>	<u>Regular Session</u> (53 minutes)	<u>Extended Session</u> (53-90 minutes)	<u>Intensive-</u> (1.5-2 hours)
<u>Individual Therapy</u>	\$225	\$180	\$240	\$275
<u>Couples & Family Counseling</u>	\$250	\$200	\$275	\$325
<u>ART</u>	\$200	\$180	\$200	\$300
<u>Career Consulting</u>	\$500 for 3 appts	\$180 each additional appt.	\$240	\$300
<u>Coaching Services</u>	\$200	\$180	\$250	\$350
<u>Educational Consulting</u>		\$50 per 15 minute increment 1 hour=\$200		
<u>Consulting-Parent</u>		\$50 per 15 minute increment 1 hour=\$200		
<u>Coordination of Care-Medical</u>		\$60 per 15 minute increment 1 hour=\$240		
<u>Speaking Engagements & Training</u>		Varies. Please email kmetzler@b2awellness.com		

Effective 3/10/2026

NOTE:

- Appointments made outside regular established office hours, i.e. evenings after 6 PM, any Friday appointments, or weekends will incur an additional charge of \$50..
 - Care coordination with parents, medical, school, or other professionals is billed at the consulting rate in 15-minute increments. This rate is not eligible for sliding scale and may not qualify for insurance reimbursement.
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Based upon income, the following reduced rate is available for clients:

Sliding Fee Scale

Household Income	Initial Assessment	Hourly Rate for 53 Minute Session (Normal Business Hours)	Extended Time (Normal Business Hours)	Consulting Rate (Parent, School, or Medical)
Under \$30,000	\$150	\$110	\$110/hour, billed in 15 minute increments	\$120/hr billed in 15-min increments
\$30-\$49,999	\$175	\$120	\$120/hour, billed in 15 minute increments	\$120/hr billed in 15-min increments
\$50-\$75K	\$175	\$130	\$130/hour, billed in 15 minute increments	\$120/hr billed in 15-min increments
\$75K-\$100K	\$200	\$140	\$140/hour, billed in 15 minute increments	\$160/hr billed in 15-min increments
\$100-\$120K	\$200	\$150	\$150/hour, billed in 15 minute increments	\$160/hr billed in 15-min increments
\$120-\$150K	\$225	\$160	\$160/hour, billed in 15 minute increments	\$200/hr billed in 15-min increments
Over \$150,000	\$250	\$180	\$180/hour, billed in 15 minute increments	\$200/hr billed in 15-min increments

NOTES:

- B2AW aims to be as flexible as reasonably possible. Appointments not billed to insurance that are made the same-day, after 5 PM, or on a Friday-Sunday or holiday will be assessed an additional charge of \$50\hour..

- **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.
- 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 significant changes in income, job loss, promotion, etc. that could affect your private pay rate.

Couples & Family Therapy Private Fee Schedule

Initial Assessment	Hourly Rate for 53 Minute Session (Normal Business Hours)	Extended Time (53-90 minutes)
\$250	\$200	\$275

NOTE:

- Most clients elect not to use their commercial insurance for several reasons. If private pay is not an option, please ask Kay Metzler for a referral when choosing a couple's therapist that accepts your insurance.
- 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.

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. B2AW may accept Anthem BCBS but not your specific company's Anthem BCBS plan.
- B2AW does not expect to become credentialed with AultCare, Aultman, Cigna, **Medicaid, nor Medicare**, and those clients often arrange a reduced rate using a sliding fee. Please inquire with B2AW's Office Assistant for your rate.

Determining the Expected Cost of Therapy

Session costs are determined by your insurance company. Actual costs can be compared to your insurance verification result and confirmed after processing your first 2-3 appointments.

Changes to Insurance

It is your responsibility to notify your therapist of any insurance changes as soon as possible, ideally at least a week before they take effect. If you lose or change insurance mid-year, inform your therapist promptly to avoid being responsible for sessions not billable to your insurance. It may take months for previous insurance to deny claims and alert B2AW of coverage changes.

Insurance-based Clients in Crisis or In Need of Coordinated Care

B2AW does not offer 24/7 coverage. Unplanned sessions or consultation time outside scheduled appointments may not be covered by insurance. Any unreimbursed time (phone calls, meetings, correspondence between sessions) is billed privately in 15-minute increments at the Private Pay rate. For after-hours services, refer to the Private Pay schedule or the current rates online at b2awellness.com/services-costs/paying-privately.

Frequent Sessions or Parent\Guardian Check ins

Insurance typically covers one 45- or 53-minute session per week and only one session per day unless medically justified. Parent check-ins are recommended to occur:

- During your child's scheduled session,
- As part of your child's session within the allotted time,
- Or as a separate private pay session.

If an additional appointment (e.g., parent check-in on a different day) is not covered by insurance, you agree to pay the consulting rate (minus any copay already paid), billed in 15-minute increments per the Private Pay schedule.

If a parent or school meeting occurs on the same day as your child's session or extends beyond the allotted time, the consulting rate applies for the extra time.

Typically, 53 minutes are reserved for sessions to allow for thorough discussion and customized psychoeducation.

Insurance Fee Schedule Changes

Insurance companies may change their fee schedule with little notice. Many clients find it simpler to pay the consulting or Coordination of Care fee upfront, rather than waiting to see if insurance will reimburse a key appointment..

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. However, while rare, the info you receive when you verify benefits could differ from the info obtained by B2AW's biller. Benefits verified by B2AW's biller will be sent to you prior to your first appt. Please inform B2AW of any differences based upon your phone call. In addition, every January, ALL clients' insurance plan coverage is verified and communicated in your first appointment each January. **It is imperative that you provide updated insurance info, ideally in December, prior to your first appt in 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 could 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 each 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 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, B2AW can email a Superbill 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.

3. Using Accelerated Resolution Therapy (ART)

Accelerated Resolution Therapy (ART) 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 a series of **ART Intensive appointments**.

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-after ART treatment.

Initial ART Session: \$225

Follow up ART Sessions: \$200 (up to 90 minutes)

Intensive ART Sessions: \$250 (up to 2 hours), \$300 (over 2 hours)

NOTE: Insurance ceased to pay for intensive therapy modalities such as EMDR and ART in recent years even with the evidence base demonstrating these specialized modalities often reduce the total time required in therapy. Therefore, for clients using insurance, ART sessions are billed as private pay. However, you can use your insurance when you meet 4-7 days after each ART session to process the benefits of your ART Session. Private Pay clients pay their typical hourly rate in the appointment after an ART session.

Cancellation Policy for ART

Please note that \$120 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.

Additional Key Client Considerations and Policies to Know as a Client

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.

Supporting Parents

Parenting psychoeducation is also common with planned check-ins at least monthly for minors receiving care. These check-ins may occur at the beginning and/or end of appts with longer appts often scheduled quarterly. To protect your confidentiality and that of your child, it is preferred that most communication occur by HIPAA-compliant platforms such as Simple Practice or a Google Meet link provided by Believe to Achieve Wellness vs. attempting to communicate via email. For appts that are requested by parents that are held the same day or within a day, an extra charge may be applied of \$50 to accommodate more urgent requests.

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 \$50 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 assessed using the Private Pay Fee Schedule. Please confirm with your therapist if you have any questions.

Fee Schedule Updates

Clients will be notified of any significant changes to the fee schedule. Insurance reimbursement rates may fluctuate without notice. Your therapist will communicate B2AW practice and insurance updates as promptly as possible. Occasionally, insurance companies may adjust benefit information retroactively, which could result in additional charges or refunds.

Scope of Practice and Court Appearances

Assessment Requests & Scope of Practice

B2AW therapists do not provide formal letters, recommendations, or opinions for Emotional Support Animals (ESA), custody, disability, divorce, or flexible work arrangements. This policy applies to both current and former clients.

Factual Information Sharing: After 4–6 months of consistent treatment, and with written consent, therapists may provide objective, factual information (such as attendance records or treatment dates) to qualified professionals, including psychiatrists, medical doctors, or attorneys. These communications are strictly limited to factual data and will not include interpretive opinions or clinical recommendations. All such disclosures are discussed with the client in advance and are billed at the Coordination of Care rate.

Court Appearances & Testimony

Testimony Types:

- **Fact Witness:** Therapist testifies only to factual information from therapy sessions (e.g., attendance, clinical notes, treatment progress). No opinions or recommendations are provided.
- **Expert Witness:** Provides professional opinions or recommendations (e.g., diagnosis, custody, disability). B2AW therapists do not offer expert witness testimony for custody, disability, ESA, or divorce cases.

Type of Testimony	Description	Allowed at B2AW?
Fact Witness	Testifies to facts from therapy sessions	Yes
Expert Witness	Provides opinions/recommendations	No

Court-Related Fees:

- Court Appearance/Testimony: \$250/hr (8-hour minimum if a full day is blocked)
- Preparation/Documentation: \$200/hr
- Travel Time: \$100/hr (portal-to-portal)
- Retainer: \$1,500, due 14 days before court date

Court-related services are not eligible for sliding scale discounts or insurance reimbursement and must be paid in advance. A non-refundable retainer is required before any preparation or court date is scheduled. Cancellations or late changes within 72 business hours will still incur the minimum fee, as the therapist's schedule is reserved for your case.

Summary:

B2AW therapists strictly adhere to their scope of practice. They do not provide formal opinions or recommendations for ESA, custody, disability, or divorce cases. If requested to participate in legal or assessment processes, their involvement is limited to factual information and is billed according to the policies above.

Graduating or Transitioning Care

Discharge & Referral Policy

Therapy typically concludes when the client and therapist agree that goals have been met. Upon discharge, referrals are always provided to support ongoing care. In some cases, to ensure clinical progress and practice integrity, the following discharge rules apply:

1. Unresponsiveness: If a client cancels or no-shows for two consecutive appointments and does not respond to three follow-up attempts (or within five business days after a missed appointment), the client will be discharged and provided with external referrals.
2. Inconsistency: If three appointments are cancelled within three months, or a gap of more than 30 days occurs without prior approval, discharge may occur to maintain continuity of care.
3. Scope of Practice: If a client's needs require specialized care outside B2AW's scope, appropriate referrals will be provided.
4. Re-Entry: Discharged clients wishing to return must complete the intake process again, subject to current availability.

Client Support and Transition during Referrals

If your needs are not being met, please discuss this with your therapist or contact Kay Metzler (330-595-9006). Modifications will be considered, and referrals will be provided if a better fit is identified. With your consent, B2AW can facilitate a transition by consulting with your new provider. Scheduling with the new provider is the client's responsibility.

If a client chooses not to follow up with a referral after scope of practice limitations are explained and appropriate referrals are provided, B2AW is not ethically nor legally obligated to continue treatment outside of its clinical competence. In this scenario, B2AW will document the refusal and the referrals provided. The therapist will remain available, not for therapy, but for administrative support (sending records or transition questions) for a period of 30 days from the date of the discharge notification, after which the therapeutic relationship is formally terminated.

B2AW values open communication and strives for compassionate, client-centered care. If you need something different, please reach out and your concerns will be addressed.

Continuity of Care

Therapy is most effective with consistent attendance. Appointments are typically scheduled weekly or bi-weekly, with less frequent sessions as progress is made. To maintain continuity, no more than 30 days should elapse between appointments unless pre-approved (e.g., planned travel, holidays, therapist training). Extended gaps must be planned in advance and reassessed upon return.

If a client is discharged due to missed appointments, their previous appointment slot may be offered to others. Re-entry requires a new intake assessment to evaluate current mental health needs.

Client Communication and Availability

Secure Communication Options

To protect your privacy, please use the following methods to contact your therapist, listed in order of security:

1. Phone: Call your therapist and leave a voicemail on the HIPAA-compliant line.
2. Simple Practice Portal: Send a secure internal message via the portal.
3. Email: Email your therapist at kmetzler@b2awellness.com.

Response Expectations

B2AW therapists aim to respond to messages within one business day during regular office hours. If your therapist is on vacation, out of the office, or attending to a crisis, you can expect a reply within three calendar days. As a small practice, B2AW does not provide 24/7 crisis coverage nor a hotline. If you are running late or encounter a last-minute change, messaging your therapist via the Simple Practice portal is the preferred method.

Emergency Guidance

If you or someone else is unsafe, or you experience suicidal thoughts, please call 911 or 988, contact local authorities, or go to the nearest emergency room immediately. Please do not wait for a therapist's response in urgent situations.

B2AW Regular Business Hours

Monday, 9 AM-6 PM
Tuesday, Noon-5 PM
Wednesday, 9 AM-5 PM
Thursday, 9 AM-4 PM

Scheduling Appointments

Current office hours and therapist availability can be found at www.b2awellness.com or through your Simple Practice client portal or <https://kay-metzler.clientsecure.me/sign-in>. Hours may adjust seasonally or as client schedules change.

Same-Day and After-Hours Appointments

Requests for same-day or after-hours appointments may be accommodated based on therapist availability. Please note that these appointments are subject to additional fees as outlined in the current fee schedule available at www.b2awellness.com. Please refer to the fee schedule for details on rates for urgent or after-hours sessions.