

COUNTRY CROSSROADS COUNSELING, LLC

BILLING PRACTICES AND PROCEDURES

Although, most of this is covered in the Informed Consent Form, Country Crossroads Counseling, LLC wanted to take a couple of extra moments and thoroughly explain our billing procedures and practices.

Insurance

Country Crossroads Counseling, LLC is happy to bill your insurance. You will need to pay co-pay at time of service, and may have to meet your deductible before your insurance starts to cover counseling. You will need to contact your insurance company. Most companies require an initial authorization from them before you can choose to work with a licensed clinician. Below are some of the questions that are important for you to ask when calling your insurance carrier:

- Is my provider in or out of network?
- What is my co-payment or co-insurance?
- Do I just have to pay my co-pay, or do I have to meet my deductible before insurance starts to cover counseling?
- What is my deductible?
- What portion of my deductible is met?
- Do I need prior authorization?
- Do I have a limit of sessions that will be covered by my insurance company?
- What is my annual maximum?

Keep in mind that your insurance offers no guarantee of payment by issuing you an authorization for services. If you are uncertain about your coverage and limits, and whether you might have exceeded your benefits, double check with your insurance provider. Furthermore, many insurance carriers today allow their members to check their benefits and eligibility on-line and apply for authorizations for treatment there as well.

If for any reason your insurance company does not pay your claim, you will be responsible for the unpaid sessions. Insurance companies can be difficult. Even when everything is supposed to go through, it doesn't always go as planned. Please understand that you are ultimately responsible for the sessions billed to your insurance. If for some reason, the insurance does not pay for a session(s), you will be responsible for the unpaid session(s). Then from the last unpaid insurance session forward, sessions will be billed directly at the self-pay rate. There may be instances in which these payments cannot be made at the time of service, and these payments are expected to be paid within 30 days of receipt of a statement. Payment is then due when services are rendered.

Deductibles

The deductible is the amount you have agreed to pay out-of-pocket for healthcare services before your insurance company will begin to pay as well. This amount varies depending on your individual plan. You are to pay this amount to your provider directly at the time of service or at the time your Explanation of Benefits (EOB) comes back to the office showing the claim has been processed. Please **check your benefits** before you come in.

Let's say your plan's deductible is \$1,500. That means for most services, you'll pay 100 percent of your medical and pharmacy bills until the amount you pay reaches \$1,500. After that, you share the cost with your plan by paying coinsurance and copays.

Coinsurance

Coinsurance is your share of the costs of a health care service. It's usually figured as a percentage of the amount we allow to be charged for services. You start paying coinsurance after you've paid your plan's deductible.

Here's how it works. Lisa has allergies, so she sees a doctor regularly. She just paid her \$1,500 deductible. Now her plan will cover 70 percent of the cost of her allergy shots. Lisa pays the other 30 percent; that's her coinsurance. If her treatment costs \$150, her plan will pay \$105 and she'll pay \$45.

Copay

A copay is a fixed amount you pay for a health care service, usually when you receive the service. The amount can vary by the type of service. You may also have a copay when you get a prescription filled.

For example, a doctor's office visit might have a copay of \$30. The copay for an emergency room visit will usually cost more, such as \$250. For some services, you may have both a copay and coinsurance.

Self Pay

Many clients choose self-pay. Self-pay allows a greater degree of privacy than do managed care plans that require the therapist to submit a diagnosis for their approval, often along with a treatment plan and scheduled progress reports. Self-pay clients also have more freedom to see a therapist of their choosing for as many sessions as they see fit. Even clients who have insurance coverage may elect not to use it. With some insurances, the more the insurance is used, the more the premiums are increased in subsequent years. Payments are due when services are rendered.

Broken Appointments

Because my time is very limited, broken appointments not only cost me but also keeps another client from coming to get help with their problems. Country Crossroads Counseling, LLC realizes everyone has a busy life and may need to reschedule their appointment from time to time. When a situation arises and you need to reschedule, please let us know as soon as you can. If you do not show up for your scheduled therapy appointment, and you have not notified us at least 24 hours in advance, you will be required to pay a \$20 cancellation fee. This also includes initial appointments. Extenuating circumstances, such as illness, hospitalization, or death in the family are excluded of course.

Broken appointment fees must be resolved prior to rescheduling and future appointments. Services for clients will be discontinued after two broken appointments in a row.

Letters and Emails

From time to time, written letters or emails of verification or recommendation are requested by clients (e.g. compliance of treatment, support animal housing, school

correspondence, etc.). Most general letters or emails written by Country Crossroads Counseling, LLC are \$20.00 per letter. Letters or emails requiring more than 15 minutes to research and type are billed at a rate of \$20.00 per 15 minutes of time required.

Phone calls

Any phone calls, after the initial evaluation, relating to the client, lasting longer than 10 minutes, will be billed at 15 minute increments (rounded up to the nearest 15 minute mark) at \$20.00 per 15 minute increments. Country Crossroads Counseling, LLC encourages clients to use this service if there is a traumatic event. *Please note that I do have other obligations, and I am not always readily available. If there is an emergency and I cannot be reached, immediately dial 911.*

Outstanding Balances

If unusual circumstances occur and your bill has reached **\$100.00**, there will be a pause in treatment until you have reduced your owed fees to a zero balance. *(This includes but not limited to unpaid insurance sessions, co-pays, letters, or broken appointment fees).* Country Crossroads Counseling feels this will only cause additional stress within your life and will not support additional financial stresses that can affect one's mental health.

Understanding Payment Options and Fees

By signing this form, you confirm that you understand the information presented to you and your options for payment, broken appointments, letters, phone calls and emails.

Choose One of the following Two options:

I have read and understood the billing procedures and practices. I have opted to go with the following plan:

_____ I have checked or will check with my insurance provider. Please bill my insurance for the sessions. I understand if for **ANY** reason, my insurance does not pay for the sessions, I will be responsible for the unpaid sessions and will then be on self-pay rate for all subsequent sessions, payable at time services are rendered. If unusual circumstances occur and your bill has reached **\$100.00**, there will be a pause in treatment until you have reduced your owed fees to a zero balance. *(This includes but not limited to unpaid insurance sessions, co-pays, letters, or broken appointment fees)*. Country Crossroads Counseling feels this will only cause additional stress within your life and will not support additional financial stresses that can affect one's mental health.

_____ I have weighed the benefits and have chosen not to report any information to my insurance. I will be solely financially responsible for each session. I have opted to self-pay, payable at the time services are rendered. If unusual circumstances occur and your bill has reached **\$100.00**, there will be a pause in treatment until you have reduced your owed fees to a zero balance. *(This includes but not limited to unpaid sessions, letters, or broken appointment fees)* Country Crossroads Counseling feels this will only cause additional stress within your life and will not support additional financial stresses that can affect one's mental health.

Signature

Date

mobile phone number

email address