

FAMILY COUNSELING CENTER INSURANCE BILLING POLICY

For clients who have health insurance they would like to use, our policy at the Family Service Agency is to ask you to make a co-pay of \$20.00 per session. We will call to pre-authorize sessions and will bill your insurance company for you. Once we verify your co-payment, your co-payment will be adjusted to this amount and may be higher or lower than \$20.00.

Sometimes, in spite of our best efforts to communicate with the insurance companies, benefits are denied and we do not learn of this until several sessions have been billed. In these situations where payment is denied, the Family Service Agency will ask you to pay for the counseling sessions based on our sliding fee scale. All co-payments would be applied to this fee.

Some clients are required by their insurance company to meet a deductible before their insurance pays for sessions. In these situations, clients will be billed for the **full fee for the counseling until the deductible is met**. If this is the case, we cannot apply our sliding fee schedule to the amount that you need to pay towards your deductible because this would be insurance fraud. We will try to determine if you need to meet a deductible and discuss this with you.

We encourage all clients to contact their insurance companies directly to verify co-payments, deductibles, and coverage.

The full fee for licensed therapists is \$95.00 per session, for interns it is \$80.00 per session.

I have read the above policy and understand and agree to it. I have discussed any questions I have with a Family Service Agency representative.

Signed,

Client or client representative

Date _____