

**COUNSELING ASSOCIATES, LLC**  
**BILLING AND PAYMENT AGREEMENT**

Welcome to Counseling Associates. We are happy that you have chosen us. Finances are always a sensitive subject to address, however, we believe that it is important to address insurance and payment issues at the onset of our relationship so that there are not issues on either one of our parts once the counseling process has begun. In order to facilitate a beneficial experience for you, let us explain how a counseling practice operates and provide some tips on how to utilize your insurance to your maximum advantage.

- Most people choose a therapist that is approved by their insurance company. Therefore, all initial paperwork must be completed correctly in order for us to get third party payment and so that you do not incur any unnecessary costs.
- Your individual insurance company sets your copay, which may be different than your copay to your primary care doctor. You may also have a deductible that has to be met before the insurance will begin to pay for sessions. You pay this directly to your therapist and then, when the deductible, (if any), is met, the insurance will begin to pay. This varies from company to company, so it is to your benefit to check with your insurance company before you come to your first session.
- Many companies require preauthorization before you see a therapist; so check with the company. If you need preauthorization, bring the authorization number to the first session or the insurance company may refuse to pay for that session.
- Insurance companies will not pay for sessions that are cancelled, which is why it is imperative that you keep your regularly scheduled session. A therapy session is 45 minutes. The length of time is dictated by your insurance company. Unlike medical doctors, we cannot schedule 6 patients per hour, so if you do not show for your appointment, we cannot schedule another client at the last minute.
- We cannot charge the insurance company for missed appointments; therefore, we charge for cancellations of less than 24 hours prior to a scheduled appointment. The charge for each missed session will be \$50.00.
- If during the course of treatment you should change insurance companies, let us know so that we may check to see if your coverage is the same. Should you change insurance and not inform us, you may become individually liable for sessions that could have otherwise been covered under your new insurance. It is important that you let us know whether you are covered by more than one insurance company, and, if so, which insurance is primary. We must bill the primary insurance company first or your secondary insurance will be null and void.
- We hope this will clear up any questions you have about the clerical end of your counseling session. Please feel free to ask any questions you have.

By your signature it is understood and agreed that you are directly responsible for payment for the services rendered whether or not your insurance is involved. There will be a \$25.00 (USD) service charge for all returned checks. If it becomes necessary to go outside of the office to any agency for the collection of fees, you will be charged for any additional expenses.

Signature: \_\_\_\_\_

Date: \_\_\_\_\_