

## **Payment Policies and Financial Responsibility for Services**

### **Notice of Price Increase as of January 1, 2023**

After careful consideration and due to increased overhead costs, we have found that it is necessary to increase our cash rates **effective January 1, 2023**. The new rates will be based on each therapists' credentials and tenure to match industry standards.

**Insurance** - Deductibles typically reset at the first of the year. As a courtesy, we will submit claims to your insurance for services. However, it is important that you understand your insurance coverage for mental health services, as this can vary greatly from medical care. Insurance companies do not guarantee payment for services, and it is especially important that you understand your responsibility for the cost of therapy.

If your deductible needs to be met, you are responsible for payment at the allowed rate. If the deductible is waived for mental health services, then you will be responsible for the copayment or co-insurance. Payment is processed on the day of your scheduled appointment.

- **Deductible** – The out-of-pocket cost you pay prior to any coverage for services to the provider.
- **Copay** – Your cost for services specific to your plan.
- **Co-Insurance** – A percentage paid by you and your insurance pays a percentage. (Example: insurance pays 80%, you pay 20%)
- **Participating Provider** – A participating provider is contracted with an insurance company and agrees to accept a negotiated rate set by insurance guidelines. We do not control these amounts, and they can change periodically without notice.
- **Out-of-Network and Non-participating** – If we do not participate in a specific network, or with a specific insurance company, cost will be direct pay at the cash rate.

Please contact our billing department at [billing@redwillowcounseling.com](mailto:billing@redwillowcounseling.com) if you have any questions regarding insurance information.

**Direct Pay** – We can offer a cash rate if we do not accept your insurance or if you would prefer to pay for services and not submit claims to your insurance company.

**Fees for Canceled or Missed Appointments** – It is your responsibility to call, text, email, or leave a voicemail within 24 Hours of your scheduled appointment, or **you will be charged \$95.00 +3% processing fee**, as this hour has been scheduled specifically for you, and insurance does not cover missed or canceled appointments. Each client is allowed one-free waiver in a 12-month period for a late-cancellation with less than 24 hours' notice.

**Credit Card Processing** – A **3% processing fee will be added to all electronic transactions** by our merchant services provider and is non-negotiable.



**Statements and Receipts** – We do not mail statements to protect your privacy. You will be notified by email if your credit card is declined and will be responsible for payment at your earliest convenience. You can also request to receive a monthly statement of payments received for services.

**Payment Plans** - We offer payment plans to help ease the burden of payment for services. This is based on a case-by-case need regarding financial hardship.

**Overdue Balances** - We reserve the right to process any unpaid balance over 30 days using your credit card on file, and this is clearly stated on our Credit Card Consent form signed on intake.

Your overall well-being is especially important to us at Red Willow Counseling & Recovery, and we strive to make the therapy process as stress free as possible. If you feel that you need additional assistance due to financial resources, please do not hesitate to contact our billing manager, or speak with your therapist.

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**Billing Department**

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