

# **Financial Policies**

# Rates, Insurance, & Payments Rates (2018):

Intake/Assessment 60 min: \$150 Individual therapy 45 min: \$85 Individual therapy 60 min: \$110 Individual therapy 75 min: \$125 Family therapy w/client 60 min: \$125

No show/late cancel fee (see policy below): \$50

Urine drug screen (instant): \$15

#### Insurance:

I am <u>in-network</u> with *Medicare, BCBS, TRICARE & MHN*. This means that you are responsible for your copay, coinsurance and/or deductible. I will file directly with the above listed insurance companies. They will reimburse me directly for services provided.

You are responsible for the insurance copay at the time of service. You are responsible for informing me of any changes with your insurance. You are also responsible for finding out what your mental health benefits. Should your insurance company fail to pay for services within 90 days, you will be responsible for outstanding costs.

### Reduced fee/Sliding scale:

Reduced fee services are available on a client by client basis. This should be discussed during your consultation or intake assessment.

**Other services:** I charge a \$60/hour fee for additional services such as documentation to outside disability, court..., phone calls over 14 minutes, and requested research. This fee is not billable to insurance.

## Payment:

For your convenience, I accept cash, checks, or credit cards (Visa, MC, AMEX, Discover). Payment is due at the end of each session. I charge \$25 for returned checks.

### **Cancellation policy:**

If you do not attend your scheduled appointment or have not provided at least 24 hours' notice of cancellation, you will be required to pay a \$50 fee before your next scheduled appointment.

If you miss more than 3 sessions, you may be terminated and provided a list of referral for other providers. You will need to pay your late fee before you can schedule your next appointment.

If you are more than 15 min late for your appointment, it will be considered a late cancel appointment. Insurance does not pay for late cancel fees.



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#### **TERMINATION**

The therapist reserves the right to terminate therapy at his/her discretion. Reasons for termination include, but are not limited to, untimely payment of fees, failure to comply with treatment recommendations, conflicts of interest, failure to participate in therapy, the patient's needs are outside of the therapist's scope of competence or practice, or the patient is not making adequate progress in therapy. The patient has the right to terminate therapy at his/her discretion. Upon either party's decision to terminate therapy, the therapist will generally recommend that the patient participate in at least one, or possibly more, termination sessions. These sessions are intended to facilitate a positive termination experience and give both parties an opportunity to reflect on the work that has been done. The therapist will also attempt to ensure a smooth transition to another therapist by offering referrals to the patient.

By agreeing to participate in services with Debra Eng, LCSW, PLLC, you are agreeing to these financial policies.