

Financial Agreement

By entering into therapy, we have begun a professional relationship with financial implications. Financial matters are extremely important to all of us. I welcome your questions and comments regarding my financial policies, to reduce the chance of misunderstandings or difficulties.

Fees

My fee for Individual Counseling is \$185 for a 50-minute session and \$305 for a 85-minute session. All Initial Consultation Sessions and all Couples Therapy Sessions are 85-minute sessions. Group and workshop rates vary. Occasionally, my fees must be raised to cover increased expenses. I will give you sufficient notice prior to any increase.

Payment

Payment in full is expected at each session. I accept cash, checks, and credit card payments through Square. Payments made by cash or check will be discounted \$10 (reducing payment for 50-minute sessions to \$175 and payment for 85-minute sessions to \$295). There will be a \$30 charge for every check returned or resubmitted. Payment plans can be arranged as needed, under certain extenuating circumstances and with advance notice. Please don't let financial concerns keep you from getting what you need.

Flexible Spending Healthcare Accounts

If you have a tax-free, healthcare flexible spending account, therapy is a reimbursed healthcare expense. I am happy to provide you with a receipt, so that you can receive reimbursement for fees paid. These accounts do not typically require a diagnosis for reimbursement.

Insurance

Some insurance plans will reimburse you for out-of-pocket expenses for therapy with out-of-network providers, so check with your insurance company. In such instances I can provide a receipt for you to submit to your insurance company. Insurance companies require a mental health diagnosis for reimbursement; therefore, we will discuss appropriate diagnoses prior to the provision of any receipt with this information included.

Appointments and Cancellations

If you miss an appointment, or cancel with less than 48 hours notice, you will be charged the full fee. Exceptions may be made for emergencies. If you need to cancel, please text my cell phone at 267-210-9363 at any time, day or night.

Phone Consults

A phone consultation is a mutually agreed upon appointment by phone, in an emergency, due to inclement weather, or when unusual circumstances preclude our meeting face to face. If you have a regularly scheduled appointment and are unable to come into the office, we may be able to have our session by phone. The fee for a phone consultation is the standard session rate. Phone consultation fees are \$65 per 20-minute block of time. This minimum of \$65 applies whether you use the full twenty minutes or only a portion of it. If you have a simple question or concern (such as a request for a receipt) or need to discuss appointment times, please email or text. There is no charge in that case.

Email and Text

Please note that no substantive counseling information should be shared over email or text, as these forms of communication are not secure.

I have read, understand, and agree to the terms stated above.

Client Signature: _____ Date: _____

Print Name: _____