

## Financial Policy

***All clients of MEBS Counseling will review the Financial Policy and sign all terms of the Financial Agreement (which is included in the initial paperwork).***

### Medicaid

- Upon initiation of services at MEBS Counseling, and at the beginning of each month thereafter, our administrative staff will verify Medicaid coverage.
- It is the responsibility of the client and/or guardian to maintain their Medicaid coverage.
  - If the Medicaid coverage is lost or goes inactive, it is the client's responsibility to contact Medicaid and/or their Managed Care Organization and submit any documentation needed to reinstate their coverage.
  - Non-Emergency services may be suspended until coverage becomes active again.
  - If coverage is lost entirely without another insurance policy in place, but the client wishes to continue services, they may do so as a "self-pay" client, meaning the client must pay out-of-pocket for services, and are subject to our self-pay policies as explained in the corresponding section below. If this is not possible, the client can be referred to the Community Mental Health Center.
- If at any time an additional insurance policy is added, it is the responsibility of the client and/or guardian to provide that information to MEBS Counseling.
  - In this case, the commercial policy becomes the primary insurance, Medicaid becomes secondary, and the policies of commercial insurance, explained in the Commercial Insurance section below, then apply.
- If Medicaid is the primary coverage, our office will bill Medicaid for services rendered.
- If it is determined you are subject to co-pays as reported on the Medicaid online portal, co-payment will be required at the time of service.

### Commercial Insurance

- Upon initiation of services at MEBS Counseling, and on the first business day of each month, our administrative staff will verify the insurance information that you provided.
  - While we make every effort to confirm coverage and that our services and providers are covered under your plan, we cannot guarantee any information that is provided to us by your insurance company or that your insurance company will pay for our services.
  - It is the client's responsibility to maintain their coverage and/or report any changes or additions to their coverage to MEBS Counseling.
  - Services will be suspended for inactive coverage and will not begin again until coverage is confirmed active by our office.
  - If coverage is lost, you can choose to continue services as a "self-pay" client, and you will be responsible for out-of-pocket payment as described in the self-pay policy below.
- We will bill your insurance company for services, but you may be responsible for all or a portion of your bill due to co-payments, deductibles, and/or co-insurances.
  - After your primary insurance company processes your claims, any balance remaining is the client's responsibility.

- A credit card on file is required in order to simplify billing and ensure timely payments of co-pays, deductible, and/or co-insurances as described below in the **Credit Card on File** section.

### **Self-Pay**

- Upon initiation of services, the client will sign and agree to all terms of the Self-Pay section of the Financial Agreement.
- Our base rates are as follows:

#### **Psychotherapy:**

|                                  |          |
|----------------------------------|----------|
| 1 hour Psychotherapy session:    | \$125.00 |
| 45-minute Psychotherapy session: | \$93.75  |
| 30-minute Psychotherapy session: | \$62.50  |

**Collateral Work (phone calls, meetings, email review, letters, etc.):** \$25.00 per 15 minutes

**Autism Evaluation:** \$1,500.00

**Diagnostic Assessment and Report:** \$1,000.00

**Psychoeducation Group:** \$50 / hour

**\*Lower rates / sliding scale fee schedule may apply under special circumstances and will be determined prior to starting services. Limited slots are available and are based on financial need. Sliding scale applications require proof of income and are reviewed every year.**

### **Cancellations and No-Shows**

- MEBS Counseling requests a minimum of 24hrs notice for cancellations.
- Commercial Insurance and Self-Pay Appointments that are cancelled with less than 24hrs notice will be charged a Late Cancel Fee of \$50.00 and the card on file will be charged.
- Commercial Insurance and Self-Pay clients who miss an appointment without notice will be subject to a No-Show Fee which is equivalent to the full session rate and the credit card on file will be charged.

### **Credit Card on File:**

To streamline billing and ensure timely payment for services, we require all commercial insurance and self-pay clients to maintain a valid credit or debit card on file.

- Your card information will be securely stored using an encrypted, PCI-Compliant payment processing system.
  - We use a HIPAA-compliant system to store and process card information securely.
  - No member of our staff has access to view full details after entry into the system.
- Your card may be charged in the following circumstances:
  1. Self-pay / out-of-pocket fees will be charged at the time of service.
  2. Co-payments are due and will be charged at the time of service.

3. Coinsurance, deductibles, and services not covered by your provider will be charged after the insurance company processes the claim to let us know the amount that is your responsibility.
  4. Missed appointments (no-shows) or late cancellations as described above in our cancellation policy.
- Our system automatically generates a receipt and it will be sent to the patient portal for your review.
    - We will also alert you to any issues with your insurance, or if an unexpected balance occurs, before your card is charged.
  - If the card on file has expired or is declined, we will contact you to get updated payment information.
    - Services will be paused until a valid form of payment is provided.

**Additional Information**

- We can also accept cash and check payments in office, during normal business hours, at the time of, or prior to your scheduled session. If the session is after normal business hours, your provider may collect the cash/check and turn into the billing department on your behalf.
- If a balance is incurred, the outstanding balance will need to be paid, before scheduling future appointments, unless a payment plan is in place.
- **Payment Plan:**
  - 50% payment of the current balance, in addition to the current session fee, is due in order to schedule a future appointment.
  - The current session fee and 50% of the outstanding balance will be due at each session until the accrued balance has been paid off.

**Sliding Scale Fee Policy**

To support equitable access to care, MEBS Counseling uses a sliding fee scale based on household income and family size. We maintain transparency with clients about how the scale works:

- **Clarify Eligibility:** Clients are asked to fill out an application and provide income verification (e.g., tax returns, recent pay stubs, or benefits letters) to billing staff for determination of eligibility.
- **Visibility:** The sliding scale is displayed in the office and on our website so clients can easily determine which category they fall into.
- **Use of Clinical Student Interns:** If a clinical student intern is available, this is the first option presented to potential clients, with careful consideration and respect for the complexity of the client's presenting issues.

| Level    | Income Range        | Fee      |
|----------|---------------------|----------|
| Level 1  | 100% FPL and lower  | \$25.00  |
| Level 2  | 101% - 125% FPL     | \$50.00  |
| Level 3  | 126% - 150% FPL     | \$62.50  |
| Level 4  | 151% - 175% FPL     | \$75.00  |
| Level 5  | 176% - 199% FPL     | \$100.00 |
| Full Fee | 200% FPL and higher | \$125.00 |

*\*These rates are for a 1-hour session.*

*\*Clients who fall above 200% of the Federal Poverty Guidelines are expected to pay the full standard fee unless other arrangements are approved on a case-by-case basis. Applications can be obtained at the front desk.*