

Payment and Fees Policy

My fees are usual, customary, and reasonable. My rates fall mid-way between the highest and the lowest in central Alabama, with the most therapists charging about the same as I do.

Fee Schedule

Service	Intake	60 Minutes	45 Minutes	30 Minutes	Group
Standard Fee	\$150	\$150	\$100	\$80	\$40

Additional Fees

Missed Appointments: If you miss your appointment without giving at least 24 hours advance notice, I reserve the right to charge a \$60 missed appointment fee.

Telephone Consultation: While I do not charge for calls to manage administrative or informational issues, when the situation requires telephone clinical consultation with you, there will be a charge of \$35 for each 15-minute segment or partial segment.

Consultations with other people, in person or by telephone on your behalf (with your prior knowledge and agreement) are charged \$35 per 15 minute segment or partial segment.

Emergencies or In Home appointments: If you have an urgent or complex need that cannot be postponed until a scheduled appointment, an immediate emergency appointment will be arranged and billed at \$150 for the first hour and \$50 per additional 30 minute segment. Some of this may be billable to insurance. In-Home appointment fees include travel time to and from the office.

Payment Schedule And Methods

We accept cash, money orders, and most credit and debit cards. We also accept checks from clients with established therapy relationships.

Payment is due at the time services are rendered, unless other arrangements have been made in advance. By paying at each session, we avoid the costs of billing and prevent the accumulation of large debts on your part. This also avoids possible risks to your privacy due to mailing invoices to you. I reserve the right to discontinue therapy if fees are not paid promptly or outstanding amounts become unmanageably large.

Please let me know as soon as possible if temporary financial problems affect timely payment of your account.

How Insurance Works

While my fees are considered usual, customary, and reasonable by most insurance companies, most reimburse at a rate that is below current standards. *We emphasize that our relationship is with you* and not with your insurance company. All charges are your responsibility from the date the service is rendered.

I am **in-network** with a few insurance companies, including Medicare, and I accept assignment of benefits. This means I accept their allowed payment directly from them, and you pay the co-pay or co-insurance at the time of your appointment. Though these payments together are less than my normal fees, I have decided to accept that amount.

For other insurance companies, I am considered **out-of-network**. Many of these allow you to bill for my services, usually with a higher copay. I do not accept assignment for these companies. You will pay my full fee and I will give you a receipt that you can use to bill them yourself. Their reimbursement will come to you directly. Please check with your insurance company to verify that they will reimburse you for my services. You should also ask them how they want you to do this.

Private Pay

You may arrange to pay your fees directly on a pay-as-you-go basis. There are some very good reasons to not use your insurance for your mental health services.

By electing to use private pay, you can maximize your privacy and your control over your private affairs. You can be assured that your private health information will be held securely, and that only you and I will determine your best interests in therapy, no matter the type or purpose of therapy you wish to have.

Some reasons for choosing to pay privately for your services include:

Goodenough Counseling and Mediation

3100 Lorna Road, Suite 204, Hoover, AL 35216

- **You may not have insurance.**
- Insurance companies **may not cover the therapy you need.** Examples include (1) marriage and couples counseling, (2) Family conflict counseling (3) therapy to resolve problems due to stress or stage of life concerns, (4) therapy for personal development and growth , (5) therapy for behavioral addictions such as compulsive shopping, gambling, or sexual addictions.
- Your insurance may **allow fewer sessions** than you feel you need.
- **Your insurance will not pay** certain fees such as (1) missed appointment fees, (2) telephone or direct consultation with other healthcare providers, (3) emergency appointments that you request due to special needs.
- **Your insurance may not reimburse** for the kind of therapy you and your therapist agree upon.
 - Insurance companies only pay for therapy based on “medical necessity” and require therapists to swear that it is.
 - They require a diagnosis of mental illness in order to reimburse.
- **You may feel uncomfortable** about having a mental health diagnosis on your record.
 - You may feel uncomfortable being labeled as mentally ill.
 - Your insurance company will enter your healthcare information into a national healthcare database. It is not clear how long your information will be in this database. This information may be accessed by other insurance companies, including your life insurance carrier.
 - There are concerns about how this information might be used, for instance being charged higher premiums for life insurance based on your diagnosis.
 - With most most of the largest insurers being located in Birmingham, it is not impossible that people who know you may have legitimate access to your information as part of their job.

Can I Afford Private Pay?

You may be surprised to find that private pay is not so much greater than your expenses under your insurance plan. You may pay high out of pocket costs even if you bill your insurance. Each plan is different so you should check facts with your insurer. Some cost of insurance you may not have considered are:

- High deductible plans require you to pay most of the fees you incur.
- Your therapy may not be covered by insurance anyway, or you may incur other un-covered fees.
- Your insurance may pay for fewer sessions than you need, forcing you to choose whether or not to end therapy.
- Your copays may be as much as a third or half of my fees. The difference is the cost of greater security and control over your data and the therapy process.

There may be ways to help you afford private pay therapy.

- Sessions may be planned to reduce the monthly cost of therapy. While it is important to start with appointments close together to get the process rolling, later on they can be less frequent.
- You may be able to re-prioritize and adjust your budget to invest in you personal or family health.
- Your therapy may neither last as long nor add up to as much as you may think.

You may discover unexpected savings by improving your level of personal and family functioning.

- You may spend less on medical care due to stress-related illness and self defeating behavior.
- You may save money on over-the-counter medicines you buy to help you cope with your stress.
- You may spend less on self defeating behaviors such as gambling, excessive shopping, unhealthy eating, alcohol, tobacco and other drugs for instance.
- You may experience fewer problems at home or with your child's school behavior resulting in less missed work.
- You may find greater earnings or satisfaction in employment due to resolving personal issues.

A Question Of Values And Priorities

How much is your health and well being worth? How important is your privacy? What does it cost to do nothing?

Questions

If you have any questions about this financial policy or third-party coverage, please ask us for assistance.