

# Mind In Balance, LLC

Heal ~ Grow ~ Connect

2300 Valley View Ln., #237 Irving, TX 75062-1721 · 214-417-7803 · FAX 888-965-6186

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## Informed Consent: Financial Policies

*These policies are in effect beginning February 7, 2022. There will be a grace period for all clients registered prior to that date for the late cancellation/no show fee - the old fee amount will be honored for those clients for a full 3 months until May 7, 2022. Also, regarding clients not using insurance who received a personalized Good Faith Estimate at the beginning of this year: the rate listed on your Good Faith Estimate will be honored through the duration of 2022. Please ask any questions that arise with this policy update.*

### Informed Consent: Financial Policies

It is important that you be clearly informed of your financial responsibility when engaging in services with Mind In Balance, LLC. Please read carefully and ask any questions you may have.

Payment is due at the time services are rendered. A new session may not be scheduled if a client has a past due balance (client portion only).

### **Fees for Counseling/Psychotherapy Services**

- 00000 Initial Phone Consult, 10 min. \$0.00
- 90791 Initial Intake Session (Diagnostic Evaluation), 50 min. \$145.00
- 90832 Individual Psychotherapy, 16-37 min. \$70.00
- 90834 Individual Psychotherapy, 38-52 min. \$125.00
- 90837 Individual Psychotherapy, 53-60 min. \$130.00
- 90846 Family/Conjoint Psychotherapy without patient present, 50 min. \$130.00
- 90847 Family/Conjoint Psychotherapy with patient present, 50 min. \$130.00
  - Couples/Marital Therapy, 53-60 min. \$130.00
  - Couples/Marital Therapy, 85-90 min. \$170.00

Payment may be made via credit card on file, or cash, or check made out to Mind In Balance, LLC. Virtual sessions must be paid via credit card.

### **Paying with Insurance or an Employee Assistance Program (EAP)**

EAP benefits may be used if you have a short term problem that may or may not involve a mental health diagnosis. Each requires basic information about your needs to be reported to them and they are required to keep the same level of confidentiality with your employer that therapists and insurance companies are. Sessions are very limited in number, usually 3-8 and are covered at no cost to you.

Insurance benefits for mental health and substance abuse vary greatly and often differ from your medical policy. They require that it be "medically necessary" for you to engage in treatment and that your diagnosis be reported to them. Your diagnosis will remain a part of your permanent medical record. Insurance companies are required to follow the same strict HIPAA guidelines that your therapist is, though it is another set of eyes on your information and they do have the right to ask to review all of your clinical records. Some choose not to use insurance so that there is additional freedom with clinical goals and length and type of service, as

well as an additional layer of privacy. Others find using benefits to be helpful in decreasing the cost. If you choose to use insurance:

1. You must have a diagnosis (either previously diagnosed or diagnosed in the first few sessions) that meets criteria for medical necessity.
2. You are responsible to pay your portion. This could be 1.) the full allowed amount because your deductible has not been met, 2.) a copay - this is a flat fee usually around \$20-\$35 per session (but varies greatly from \$10-\$75), 3.) a co-insurance - this is a percentage which varies greatly per contract, or 4.) \$0.00 if your insurance covers outpatient therapy at 100% or you have reached your out-of-pocket max.
3. It must be an insurance that Mind In Balance, LLC therapists are in network with. Otherwise, you may choose to use your out-of-network benefits. This means you are responsible to pay the full session rate at the time of the session and then you will be responsible to submit the Super Bill (can be obtained through the Mind In Balance, LLC Client Portal) to your insurance for reimbursement.

#### **Anthem, BCBS, and all EAPs**

If your mental health insurance is through Anthem or BCBS please call them prior to your first session so you know what you are responsible for (ask what your current cost would be per session for outpatient counseling). Following each session Mind In Balance, LLC will charge the portion you are responsible for to your card on file (or collect your cash or check in-person) and will file the insurance claim for you.

Mind In Balance, LLC will ask you to complete any forms required by your particular EAP during the first session and will bill all EAPs for you.

#### **Aetna, Cigna, Optum (including many Optum subsidiaries such as United Healthcare): Alma**

If your mental health insurance is Aetna, Cigna, Optum (including many Optum subsidiaries), Mind In Balance, LLC has partnered with Alma to manage the billing and will not file claims with the insurance companies directly. You will be asked during the intake process to register your insurance information with Alma and will have the option to set up Auto Pay for the portion you are responsible for. Alma will bill your insurance on your behalf and will either charge the card you set up with auto pay or will invoice you for your portion. No regular session fees will be charged directly by Mind In Balance, LLC unless you incur a no show/cancellation fee. In that case you will be charged nothing by Alma but will be charged the \$80.00 by Mind In Balance, LLC.

#### **Additional Information about Paying with Insurance**

In most cases insurance does not consider family or couple relationship problems to be "medically necessary." Some benefits cover family sessions but those are to help with the goals of individual clients and are not the same thing as couples counseling, in which the relationship is the client. Therefore, Mind In Balance, LLC therapists will not bill insurance for true couples counseling. EAPs will cover couples sessions and are a great option for short term couple issues. If you are seeking couples counseling please discuss payment options in more detail with your therapist.

In the event that your insurance company is billed and they deny your claim that was filed correctly, you assume financial responsibility for those sessions. If your insurance changes in the middle of the year please notify your therapist as soon as possible so that you do not incur unexpected expenses due to lapse in insurance.

If you have mental health/substance abuse coverage with an insurance company that Mind In Balance, LLC therapists are contracted with but you prefer not to have your insurance company billed, Mind In Balance, LLC will not bill your insurance directly nor through Alma but will charge you their allowed amount for services, not the standard cash pay rate.

#### **Fees for Non-Therapeutic Services**

Occasionally needs arise in which therapists are requested to do things other than regularly scheduled therapy. The following fees apply, are due at the time of delivery, and are not payable by insurance. Talk to your therapist if a payment plan is required.

Any in-person visit outside the office (inpatient visits, court, collaborative law services, etc.), including drive time \$250.00/hr

Written Reports/Paperwork\* (insurance companies, supervisors, court/legal, etc.) \$125.00/hr

Insufficient Funds/Returned Check Fee per item \$25.00

\*Mind In Balance, LLC therapists will not complete paperwork for FMLA, Short-Term Disability, Long-Term Disability, or Workman's Compensation claims. These are most appropriate to request from your medical doctor. A therapist may, at his/her discretion, complete supplemental mental health paperwork for any of the above for the fee listed.

**No Show/Late Cancellation Fee**

The time you are scheduled has been reserved especially for you so please make every effort to keep your appointment. If something comes up, as happens in life, please communicate any need to cancel or reschedule by calling 214-417-7803 or logging into the portal and canceling/rescheduling yourself prior to 24 hours. If a session is cancelled within that time period or a client does not show up for a session, the therapist will automatically charge the no show/late cancellation fee of \$80.00 (or the full cost of the session if less than \$80.00) to the card on file. If there is a hardship or true emergency (illness you were unaware of the previous day, car accident on the way, etc.) please let us know and the fee will be refunded in full. A change in work schedule last minute is not your fault but is not considered an emergency. If you are able to reschedule the session that same week or if there are any other unusual circumstances the therapist may waive the fee at his/her discretion. If you are scheduled for an in-person session you may request to transition to a virtual session even up to the start of the scheduled session and there will be no late cancellation fee.

By your electronic signature, which has the same weight of a hand drawn signature, you are acknowledging that you understand the financial policy updates, when they apply, and that you have choices regarding how you pay for services. A specific, written policy plan will be completed in your next session.

**I have read and I agree to Informed Consent: Financial Policies**

*Signature of Client or Legal Guardian*

*DOB*

*Date*

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*Sign Full Name*

*MM-DD-YYYY*

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