

INFORMED CONSENT REGARDING INSURANCE, DEDUCTIBLES AND COPAYS

Insurance is accepted for counseling services only. Copays and deductibles are collected during your office visit. I use an outside billing company to process insurance claims. I do not have a receptionist; therefore, payments are made during your office visit, online, or may be mailed to the mailing address.

It is the client's responsibility to know and understand your behavioral health benefits and whether or not you have a co-pay and deductible. A co-pay is a small portion of what your insurance company expects you to pay during an office visit often \$10, \$20 or \$30.00 each visit. A deductible is a portion of your insurance coverage that is not covered by your insurance and is your obligation to pay. A deductible must be met prior to your insurance company covering medical or behavioral health visits most places. You are not responsible for a co-pay until the deductible is met in full.

HEALTH INSURANCE AND CATASTROPHIC HIGH DEDUCTIBLE PLANS:

If you utilize your employer-paid health insurance benefits AND have a deductible that must be met, it is your responsibility to pay the out-of-pocket deductible expectation (typically \$100.00 to \$125.00 per visit) until your deductible is met or until services are complete. Please contact your insurance customer service department to learn about your deductible obligation.

If you have a catastrophic high deductible plan, typically the deductible will not be met in a calendar year with otherwise healthy individuals and regular office visits. Often individuals pay out-of-pocket for their visits because of this. The out-pocket-fee schedule applies to these visits (inquire within).

I offer a self-pay reduced-fee schedule for low-income, uninsured only. You must provide proof of low income to qualify for the reduced fee schedule.

All major credit cards, cash, checks and HSA cards are accepted.

OUTSIDE BILLING SERVICE INFORMATION:

Evolve Counseling and Holistic Wellness, LLC utilizes Mid-Michigan Medical Management Systems, LTD for their billing service. Their telephone number is (866) 676-0001. MMMMS, LTD may utilize a third-party collection agency for unpaid co-pays, deductibles, no-show and late cancellation fees where applicable.

Client Signature

Kelly Roberson, MA, LPC, Owner/Operator