



## **FEE AGREEMENT, INSURANCE AND FINANCIAL POLICY**

Please review this Fee Agreement and Financial Policy so that you understand the policies regarding cancelations/missed appointments, fee schedule, methods of payment, insurance reimbursement, and past due accounts. If you have any questions, please ask your provider or our billing specialist prior to signing this Agreement and Policy.

### **We are In-Network with the following insurance companies:**

- MODA
- Kaiser\*
- OHP Open Card
- Oregon Health Plan/Yamhill County Care Organization\*\*
- Oregon Health Plan/Columbia Pacific Coordinated Care Organization
- Oregon Health Plan/Pacific Source Community Solutions
- Oregon Health Plan/Intercommunity Health Network
- Oregon Health Plan/Health Share\*\*

\* Kaiser members need to call Kaiser's mental health line at 503-249-3434 before they can be approved for services

\*\*With these CCO's, we are a specialty provider needing prior authorization before providing services.

### **Out-of-Network Insurance:**

If we are not in-network with your insurance company, our services may still be covered. Higher Ground Counseling accepts and processes insurance payments through a variety of insurance providers, some of which are out-of-network. While we always check your benefits before starting services, it is your responsibility to communicate with your insurance company to determine your coverage. Some questions you may want to ask your insurance company are:

- Do I have coverage for outpatient mental health treatment?
- Does my plan cover out-of-network providers?
- Do I have a commercial or self-funded plan?

- Is a pre-authorization required?
- What is my yearly deductible and how much of the deductible have I met?
- Are mental health benefits subject to my deductible?
- Is there a maximum number of therapy sessions allowed under my current coverage?
- What is my co-insurance percentage?

**If you are using out-of-network benefits for our services, we will:**

1. Expect your co-insurance, co-payment or deductible payment, using credit/debit/HSA autopay, which is run at the end of that day.
2. File your claim with the insurance provider
3. Receive payment from your insurance provider
4. Send you a statement at the end of the month for any unpaid portion, up to our session fee that was not fully paid by your insurance (also known as “Balance Billing”).

**Therapy Rates:**

Individual therapy (53-60 minutes) - \$200

Family therapy - \$200

Group therapy (90 minutes) - \$75

**Other service rates that may or may not be covered by your insurance:**

Case Management\* (per 15 minutes) - \$40

Phone Consultation longer than 10 minutes (per 15 minutes) - \$40

Report/Letter writing – (per 15 minutes) - \$40

Court appearance and testimony\* - \$200 per hour

\*Case Management includes indirect services we provide outside our session times such as consultations, coordinating with other therapists, medical professionals, attorneys, school staff, probation or DHS workers and completing forms or reports. You will be charged for any of these services not covered by your insurance. However, we will discuss any potential charges prior to providing the services.

**Sliding Scale:**

We know how expensive the investment of therapy can be. We are sensitive to this and never want the costs involved with therapy be a barrier to getting the services you need. We offer a limited number of sliding scale spots to those who are unable to pay the full price of our therapy rates or who have other extenuating circumstances. Please call our office at 971-200-1966 to discuss this option further.

**Late Cancellation/Missed Appointments (under 24 hours’ notice) - \$100**