



## Insurance & Billing Policy

First and foremost, if you plan to use insurance, we strongly encourage you to be your own advocate with your insurance company! Most insurance companies prefer to deal directly with you, the consumer, when it comes to how your policy is applied to actual services. For those insurance plans where your therapist is an in-network provider, we are able to confirm coverage and authorize our services, if needed. That said, please be savvy about how your own policy will cover psychological services, including deductibles, co-pays, and co-insurance. When we confirm your coverage, the insurance companies even tell us that the information they provide does not serve as a guarantee of coverage. Once in a while, we may get confusing or inaccurate information from the insurance company, so it helps us if you stay up-to-date on your insurance coverage.

Before your first session, we will provide you with coverage information and will let you know your financial responsibility for initial and subsequent sessions.

Foundations Counseling will file claims after each session for in-network plans. Insurance may request: identifying information, dates of services, diagnosis codes, prognosis, and treatment plan. If your clinician is not in your insurance plan's network, you will be asked to pay the full fee at the time of service and you will need to file out-of-network paperwork. If you need us to fill out additional paperwork for out-of-network benefits, this service may be subject to an administrative fee. If a claim is rejected due to a problem coming from the practice, we will resolve that issue as soon as possible and re-submit the claim. If a claim is rejected due to the specifics of a client's policy, meaning the client owes an additional balance, we will notify the client so they can get clarification from their insurance company if needed. Two weeks after the client is notified of a claim rejection for policy reasons, the client will be responsible for the unpaid balance in full. It is very important to let us know immediately if any part of your insurance coverage changes.

Thank you for choosing Foundations Counseling. We look forward to working together.