

Financial Agreement

- I charge \$185 for individual therapy sessions (55 minutes long).
- *I charge \$260.00 for the initial one or two individual intake/assessment sessions (90 minutes long) and \$185.00 for subsequent sessions (55 minutes long). I raise my rates by 5% per session every year on January 1st.*
- Couples Therapy is billed at \$195 for 55 minute sessions. The correct ICD-10 code for couples therapy is Z63.0 for “Problems in relationship with spouse or partner.” This code is rarely covered by insurance. You may call your insurance company to clarify this.
- If you have health insurance, you most likely have coverage for out-patient individual psychotherapy. *It is your responsibility to know what your annual deductible and your co-pay or co-insurance is.* You can call the phone number on the back of your insurance card to get this information about your plan. I recommend that you do this at the beginning of therapy so that you are fully aware of the cost to you. I do not make these calls for you.
- *Payment is due in full at time of service or upon receipt of your monthly statement.* You may pay by check or you may use the secure payment portal on my website at www.kathleenelias.com.
- *Regardless of what happens with your insurance company, you are solely responsible for your bill.* If your insurance company delays payment for reasons beyond my control, you will be asked to pay your balance in full promptly and seek reimbursement directly from them.
- *I do not carry client balances from month to month. Clients whose bills are more than 30 days overdue will be charged a 10% late fee on each monthly billing cycle.*
- *I submit bills to some insurance companies.* I am in-network (a preferred provider) for Premera Blue Cross, Medicare, Cigna, Lifewise, and Kaiser Permanente.
- When I am in-network for an insurance company, clients are responsible for any deductible amount that has not been met, and co-pay or co-insurance costs.
- When I am not in-network for an insurance company, clients are responsible for the portion of my fees that are not covered. For example, I might be paid 60% as an out-of-network provider, but clients are responsible for the rest of their bill. I recommend that clients call their insurance companies before beginning therapy to be sure they know what their out-of-pocket expenses will be.

- *Your appointment is a 55 minute time commitment. You will be required to pay the full fee for the session if you do not give 48 hours cancellation notice on business days: M-F (not including Saturday or Sunday). This fee cannot be billed to insurance. In case of illness or emergency, please notify me to work out an alternate scheduling arrangement.*

Please sign here to document that you understand this Financial Agreement and take a copy with you. Thank you very much.

Signature

Printed name

Date