

BILLING AND INSURANCE INFORMATION

My fee is \$150 per 50 minute session.

For your convenience, I keep a credit card on file in my secure electronic health record. Unless you request to use a different form of payment (check or cash), I will charge the card I have on file. You will automatically receive an invoice on the day of each session. I prioritize keeping accurate books and records, and I want to be sure that any errors are promptly addressed. If you ever have any questions or concerns about billing, please bring it up.

In Network Benefits (BCBSIL only):

I am on the Blue Cross Blue Shield of IL panel, which means you can use your in network benefits if you are a member of that plan. As a courtesy, I will submit claims on your behalf.

Out of Network Benefits

Your plan may cover some of the cost of our sessions even though I am not on their list of providers. You will have to call your plan and ask what their out of network coverage is for outpatient mental health.

If you want to submit a claim for out of network benefits, I am happy to provide you with the necessary documentation to do so.

For any other plans, you may be able to use your out of network benefits to get reimbursed for our sessions.

Questions to ask your insurance provider

- **Do you have a deductible for mental health services? If so, how much is the deductible?** A deductible means that you have to pay a certain amount out of pocket before the insurance kicks in their share. So, if you have a \$500 deductible, you will have to pay for medical expenses up to \$500 before insurance begins to cover. This includes any medical expenses, not just my services.

Please note that BCBSIL plan members pay a discounted rate of approximately \$127.

- **How much is your co-pay or coinsurance?** Even if your deductible is met, you likely will have a copay or coinsurance rate. This is the amount that your plan expects you to pay. A Copay is a flat rate, and coinsurance is a percentage of the total fee.
- **What is your out of pocket maximum?** The lower the better! Insurance companies set a maximum that you have to pay out of pocket in a plan year. Once your out of pocket maximum is met, you will no longer have to pay anything for sessions.
- **Does my plan limit the number of sessions per calendar year?** Pretty self explanatory. Some plans place a limit on the number of sessions they will cover.