

## Northlight Counseling Fee Agreement Form

### **Client Responsibility:**

Northlight can bill many health insurance for services, however, clients are ultimately responsible for payment of all services rendered. Clients are obligated to keep the practice informed of their insurance eligibility status and it is their responsibility to contact their insurance provider to determine if their provider is an in-network or out-of-network provider, as well as their out-of-pocket responsibility.

We check insurance benefits as a courtesy to our clients. There are times when insurance misquotes benefits. In the event of a misquote, clients are still responsible for their copay/coinsurance/deductible amount that insurance reports after claims are submitted. Clients can call their insurance company to check their benefits as well by calling the number on the back of their insurance card.

The client is provided a Statement with expected costs (copays, co-insurance, and deductibles) for their sessions before the start of services. The expected cost is related to insurance benefits and the services the client is receiving.

Payments for the full fee of the session (Self-pay), co-payment, co-insurance, or deductibles are due and collected at each session. Northlight accepts cash, checks, credit/debit cards, Flex cards, and HSA cards. If your credit card is on file, it will be charged automatically following the visit.

Self-pay and insurance clients are required to have a card on file but may opt to use an alternative payment method at the time of service.

### **Insurances accepted:**

#### Oregon MEDICAID (Oregon Health Plan)

- Oregon Health Plan Open Card, Statewide
- PacificSource OHP/PSCS: Deschutes, Marion, Polk, Jefferson, Wasco, Hood River, Crook and Klamath County
- IHN/Intercommunity Health Network: Linn, Lincoln & Benton County
- Trillium Community Health Plan: Lane County, Multnomah County

#### Commercial Insurance Plans

- PacificSource
- MODA
- Samaritan Health
- Aetna, Meritain, GEHA
- Regence Blue Cross Blue Shield (BCBS), RGA, Anthem
- Optum, United Health, UMR

- Providence Health Plan
- Cigna/EverNorth

**Self Pay Rates:**

Northlight Self-pay Fee Schedule is subject to change and can be found on Northlight's website. Self-pay and uninsured clients will be provided with a Good Faith Estimate regarding the expected cost of treatment.

Below are the Self-pay rates:

We offer Self-pay clients a 40% discount to our self-pay fees if they pay at the time of service. Northlight will supply Self Pay clients with a Good Faith Statement regarding the expected cost of therapy.

- Initial assessment: \$300 (40% discount: \$180)
- Psychotherapy 60 min: \$250 (40% discount: \$150)
- Psychotherapy 45 min: \$205 (40% discount: \$123)
- Psychotherapy 30 min: \$180 (40% discount: \$108)
- Family therapy or minors 60 min \$250 (40% discount: \$150)
- Couples therapy: 60 min: \$250 (40% discount: \$150)

An adjustment in fees (hardship) is possible in cases of need and when discussed in advance. There is a limited amount of hours available for reduced-rate counseling.

Hardship Option:

- Psychotherapy \$75, \$100, or \$125 depending on income.

**Canceling Appointments**

Clients are asked to call at least 24 hours before an appointment to cancel. They may do so by calling (541) 321-2278. You may leave a voicemail at any time. Missed appointments without a valid reason will be charged at \$75. Health insurance will not reimburse missed appointments.

Medicaid (OHP) members will not be charged a fee when they miss an appointment.

**Payment Policy and Collections:**

A \$15.00 service charge will be charged for any checks returned for any reason for special handling. Unpaid balances will be assessed a finance charge equal to 1.5% of the outstanding balance per month after 30 days of time of service and may be sent to collections.

Unpaid balances may also lead to suspension or termination of services after 30 days.

**Costs for Record Requests**

Northlight abides with Oregon law on payment for records requests (ORS 192.563)  
Northlight will provide the client and authorized others with records after receiving a signed ROI and written record request. Records requests are fulfilled within 30 days. Payment is due before records are provided.

**Record request cost for clients:**

Northlight will provide digital (password-protected) records to clients for free, within 30 days of the request.

Northlight will provide paper record requests for clients.

Northlight will not charge for paper copies but will charge for postage if the records need to be mailed (the client or their legal representative may collect their records in person).

Northlight will charge for the actual costs of preparing an explanation or summary of protected health information if requested by an individual client or a personal representative of the individual/client.

**Record request cost for Care coordination:**

Northlight will provide digital (password-protected) or Faxed records for care coordination to other Health care providers for free, within 30 days of the request.

Northlight will not charge for paper copies but will charge for postage if the records need to be mailed.

**Record request cost for all other persons or organizations:**

Northlight will provide digital (password-protected) records for a fee of \$6.50

Northlight will provide paper or faxed records for a fee.

For the first 10 pages, Northlight charges \$30; 50 cents per page for pages 11 through 50, and 25 cents for each additional page.

A charge of \$5 if the request for records is processed and the records are mailed by first class mail to the requester within seven business days after the date of the request.

**Court or subpoena Fees**

Clients are strongly discouraged from having their therapist subpoenaed or ask their therapist to provide testimony or records for litigation. Northlight will resist any court appearance to protect confidential information and the client-therapist relationship.

Northlight will always consult an attorney before responding to an attorney or subpoena.

The client is responsible for all attorney fees and costs that are incurred by the therapist or Northlight as a result of the legal action. If you decide to proceed, please inquire about the Northlight fee sheet for court appearances.

Legal fees are not covered by Health Insurance, Medicaid or Medicare.