



TRAVERSE COUNSELING & CONSULTING

Traverse: To pass over, along or through

Traverse Counseling & Consulting Fee Policies Individual Therapy or Family Therapy Services

Fee Structure

Intake – \$185.00 per 50-minute session, or \$277.50 per 75 minute session (which includes the 1.8% MN Care tax)

Therapy – Individual/couple/family therapy \$185.00 per 50 minute session, or \$277.50 per 75 minute session (which includes the 1.8% MN Care tax)

Collateral time – Collateral time (reviewing and responding to emails, phone calls, written communication, reading/reviewing documents, round trip travel time, and other time expended) will be billed in .2 hour (12 minute) increments at the rates above.

Policy: Payment

Traverse Counseling & Consulting request the following:

1. Clients pay at the beginning of or in advance of the services provided. If payment has not been received prior to the session, services will not be provided. Refunds will not be given for services rendered. For in person sessions, clients may bring payment, pay online in advance, or leave a credit card on file. For telehealth sessions, clients will leave a credit card on file and will be sent a paid invoice prior to their session.
2. That **full payment** be made unless the client negotiates another arrangement.
3. That if a client has a balance that is older than 30 days and credit arrangements have not been made, the client will pay a **1.5% late fee per month**.
4. Referral to a Professional Collection Service will be made for accounts with **balances older than 90 days**.
5. If your account is placed with an outside collection agency, you will be charged the full amount of the collection fees, attorney fees and allowable court costs.
6. There will be a \$40.00 service fee for returned checks.

Policy: Payment for family or child therapy

1. Parents, as leaders of your family, medical expenses are invoiced according to parents' agreement. If there is a split, each parent will be invoiced their amount, as per written agreement.
2. Invoices and statements will be emailed to the address we have on file or as per our agreement with you.

Policy: Missed Appointments

In the event of a missed appointment without notification or extenuating circumstances, the client will be charged **half the session fee for the first missed appointment and the full fee thereafter**.

Policy: Cancellation of Appointments

Traverse Counseling and Consulting requests a 24-hour notice of appointment cancellation. Failure to provide 24-hour notice will be treated as a missed appointment.



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Policy: Lateness

Therapy is prescheduled for a definite block of time, to last for 50 minutes or 75 minutes. If you arrive late, you will be charged for the full time that you reserved.

Policy: Insurance

Traverse Counseling & Consulting, GBC does **not** submit invoices to any insurance company. We are an **out of network** provider for all health insurance companies. Clients pay for services and we provide an invoice, also known as a "Superbill", that the client may submit to their insurance company. Services may be covered in full or in part by health insurance or employee benefit plan. Clients are encouraged to check their coverage carefully by asking the following questions:

1. Do I have mental health insurance benefits?
2. What are my out-of-network benefits?
3. What is my deductible and has it been met?
4. How many sessions per year does my health insurance cover?
5. What is the coverage amount per therapy session?
6. Is approval required from my primary care physician?

In addition, many clients have access to FSA or HSA accounts that can cover these expenses.

Policy: Scheduling

Joint appointments for divorced or separated parents will be handled in the following manner:

1. Our office staff will send a joint email, listing openings for your therapists (where joint emails are allowed).
2. The clients will communicate with one another (except in certain cases) regarding which dates and times work best and will call our office or reply via email with two optional dates and times that work for them.
3. Our staff will send a confirmation email with the scheduled date and time(s).

Policy: Clients with Unusual Financial Situations

Traverse Counseling & Consulting therapists have established a fee structure for individual, couple and family therapy. In families with documented financial need, clients may enquire with their provider to identify other options for covering the costs of services.

I have read and understand the above stated "Therapy Policies" of Traverse Counseling & Consulting, GBC

Signature of Client

Date

Printed Name

Date

Traverse Counseling & Consulting, GBC
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