

Bethlehem Counseling Associates
(610) 865-8177

Planning for Payment

It is important to understand the options for funding counseling and psychological services prior to your first session at Bethlehem Counseling Associates. The following information should assist you in determining the method you would prefer to use for payment.

Standard Fees: The standard fees for services at Bethlehem Counseling Associates are:

Psychologist – Initial session \$160	Counseling session \$125	Family session \$135
Social Worker – Initial session \$160	Counseling session \$105	Family session \$115

Following the payment of the standard fee, each client or responsible party receives a receipt that includes all the necessary information for submitting the receipt to your insurance company for reimbursement. BCA does not accept payment from indemnity insurance plans. It is the client's responsibility to make direct payment and submit the receipts to the insurance company.

Sliding Scale Payment Plan: If you feel you cannot afford the standard fees at BCA, the sliding scale payment plan offers you a reduced fee based on your annual gross household income and number of dependants for the income. Clients choosing this option must provide the front page of their IRS form and sign an agreement that they are either ineligible for insurance reimbursement or that they do not choose to use insurance reimbursement for payment.

Insurance Payments: There are two types of insurance plans that will pay all or part of the fees for services directly to BCA. Preferred Provider Organizations (PPO) pay providers in their specific network directly at a contracted rate that has been established with the provider. Health Maintenance Organizations (HMO) work just like a PPO but also require providers to send in treatment plans to "precertify" the requested services. The front desk staff at BCA will help you determine if your insurance is a PPO or HMO plan that can be used at BCA.

Payment for Services for Children: Any special arrangements for sharing payments between parents with a marital separation or divorce must be determined prior to the first visit. If no special arrangements are in place, the parent who brings the child to the appointment must provide payment in full or the co-pay at the time of the session. If the child is not accompanied by a parent, the child must provide payment in full or the co-pay at the time of the session.

Missed Appointment Fees: Whenever an appointment is missed without 24 hours notice, your counselor may charge you a missed appointment fee. For patients who send their child to an appointment without parental supervision, please be aware that you may be charged a missed appointment fee if your child misses the appointment without providing 24 hours notice. The Missed Appointment Fee is \$40.

Testing Fees: Testing fees vary depending on the type of assessment being requested. Testing fees are not usually covered by direct insurance reimbursement. Please discuss testing fees with the counselor that will be conducting the assessment prior to your first visit.

Legal Fees: If you become involved in legal proceedings that require BCA participation, you will be expected to pay for all professional time, including preparation and transportation costs, even if the BCA professional is called to testify by another party. Because of the difficulty of legal involvement, BCA charges a minimum of \$100.00 per hour for preparation and attendance at any legal proceeding.

Delinquent Payments:

If your account has not been paid in more than 60 days and arrangements for payment have not been agreed upon, BCA has the option of using legal means to secure the payment. This may involve hiring a collection agency or going through small claims court, which will require BCA to disclose otherwise confidential information. In most collection situations, the only information BCA releases regarding a client's treatment is his/her name, the nature of services provided, and the amount due. If such legal action is necessary, its costs will be included in the claim.

It is one of our goals at BCA to insure that our clients receive high-quality mental health care. We realize that "affordability" is a real issue for most of us. We hope this information sheet helps you better understand insurance and the funding options available to you.