

Notice of Payment Practices

Sarah Diehl Therapy
Sarah Diehl, MDiv, MS, LCPC

This Notice sets forth the terms of an agreement between patient and therapist regarding payment for treatment. Please be sure to read the terms in their entirety, i.e. pages 1 and 2.

Fees

Sessions are 45-50 minutes and I value our time. Patients receive my undivided attention, expertise, and commitment. In return, I expect prompt, full payment.

My full fees are as follows:

\$150 first session
\$125 subsequent sessions.

I offer reduced fees based on individual circumstances.

For correspondence and reports, including time required for phone calls over 10 minutes, there is a \$50/half-hour fee.

I accept cash, checks, and credit cards including VISA, Master Card, American Express, and Discover. There is a \$2.00 processing fee for each session paid by credit card.

For returned checks, there is a \$50 fee.
Once a check is returned, I will only accept cash or credit cards.

I provide patients with an invoice each month.

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Insurance

I am currently an in-network provider with CareFirst Blue Choice (HMO) and Blue Cross Blue Shield (PPO), Cigna, and Hopkins Employee Health Plan insurances. Many insurance providers provide out-of-network benefits.

While health insurance may be of benefit to you, using it also entails responsibilities and risks.

Prior to the first session, patients must contact their provider to clarify and confirm their benefits.
I recommend patients ask:

- Do I have mental health insurance benefits for outpatient treatment?
- What is my deductible and has it been met?
- If in-network: what is my co-pay amount?
- If out-of-network: what is the reimbursement rate?
- When does my plan year begin and end?

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I recommend patients ask their insurance provider (continued):

- How many sessions per year does my health insurance cover?
- Do I need to obtain prior authorization from the insurance company prior to my first appointment?

It is patients' responsibility to stay up-to-date with their insurance coverage and communicate with their insurance provider and with me.

Insurance companies have particular expectations for goals, outcomes, and plans for treatment. They maintain the right to review patients' treatment, including patients' Protected Health Information (PHI) - this information may include documentation of individual sessions and related information and reports. Insurance companies may deem treatment is not "medically necessary" and refuse payment. In essence, the insurance company becomes a third party to the treatment.

Additional fees related to insurance coverage may include:

- the cost of my preparing documentation and reports.
- the cost of my faxing or mailing information the insurance company may request. I charge for the time involved as well as the dollar amount required to send the information.
- the cost of sessions that are not covered by insurance company (e.g. during gaps in coverage, or if an insurance company refuses to pay for treatment). These sessions are billed out-of-pocket at full fees.

If confidentiality and the ability to engage in treatment without interference is important to you, you may decide not to use your insurance coverage.

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Cancellation Policy

I believe patients are best-served by **engaging in therapy on a consistent, weekly basis**. Regular contact that occurs **at least once a week** maintains focus on the work and helps sustain the relationship between patient and therapist. It allows me to best use my skills and abilities to be of help, and it provides optimal opportunity for patients to benefit from treatment.

I schedule only standing appointments and any missed appointment is considered a cancellation. I encourage patients to **limit cancellations to fewer than four per year**.

I require **48 hours' notice** to cancel an appointment.

Late cancellations, no-shows, and 5th and subsequent cancellations will be billed at \$70.00 each for patients using insurance, or at the amount of a full or reduced session fee for patients paying out of pocket. **48 hours' notice is not required in the case of illness**; these sessions, however, will be billed at half the usual cancellation fee.

There is **no charge** to reschedule an appointment within the same week, and there is no charge when driving to/from appointments is hazardous and necessitates a weather-related cancellation.