

## **FINANCIAL POLICY**

### **Fees:**

Fees are set at the outset of therapy. For clients who are in therapy long-term, fees may increase over time.

My current fee for individual therapy sessions is \$100 per 50-minute session and \$150.00 per 90-minute couples/family session, payable at the beginning of each session. Payment can be made by check, credit card, or cash (correct change is appreciated). *It is appreciated if you make your check out in advance to save time in the session, payable to Elena Vladu, LMFT.* Any ad-hoc services (e.g., phone calls) over ten minutes will be billed on a pro-rated basis.

*I require a valid credit card number on your file to be used in case of no-show or late-cancellation appointments.*

Please inform me if any problem arises during the course of therapy affecting your ability to make timely payments. Any services provided such as report writing, phone consultations, or phone sessions that last longer than ten minutes will be billed on a prorated basis.

Insurance Coverage: Please see information below for details about insurance payments.

### **Payment Policy:**

Payment for services is due at the start of each session. I accept cash, checks and credit cards. Should you be paying by check or cash, it will save us valuable treatment time in the session if you have correct change and/or the check made out in advance.

### **Insurance:**

I am currently a network provider for Anthem Blue Cross. For clients using other Insurance carriers, you will be responsible for the full fee. I am able to provide a bill to your insurance company so that you may be reimbursed by them according to the terms and conditions of your health insurance policy. You should be aware that submitting a mental health invoice requires a valid mental illness diagnosis. In addition, reimbursement is not guaranteed – insurance does not reimburse for all issues, conditions, or problems that are dealt with in psychotherapy.

It is your responsibility to verify the specifics of your coverage and to pay for any session fees that are not covered by your insurance. You should be aware of the following:

- You are responsible for understanding your insurance benefits and what will and will not be covered. Some questions you should ask your insurance provider before starting therapy are as follows:
  - Do I have mental health benefits?
  - What is my deductible and has it been met?
  - How many sessions per calendar year does my plan cover?
  - How much does my plan pay for a Licensed Marriage and Family Therapist who is an out-of-network provider?
  - Is a referral required from my primary care physician?
  - Do I require a “prior authorization code” or other approval before I start therapy?

**E L E N A V L A D U, M. S.**  
Licensed Marriage and Family Therapist

- Insurance will not pay for missed or late-cancel sessions. In these cases, you will be responsible for the full fee (not just your co-payment).
- To facilitate payment and save valuable treatment time, please bring a legible copy of the front/back of your insurance card to your first session.
- If your insurance company requests a report in order to process your claim, I will need to receive a pro-rated payment for the report writing service. This fee will not exceed my 50-minute session fee unless otherwise discussed with you.

**Handling of Non-Payment:**

- Unless otherwise agreed to, if your balance due is more than a single session fee, I will not be able to reschedule your appointments until your balance has been paid in full.
- Fees that are not covered by your insurance will be due in full at the time of notification from your insurance company.
- Returned checks are often subject to additional fees. You will be held responsible for fees charged by your or my bank to handle the returned check.
- If during our time working together, payment results in more than one returned check, you will be asked to pay cash for future sessions.
- If deemed necessary, legal or collections action may be taken on unpaid balances.

**I have read the above financial policy. I understand and have discussed any questions or concerns with Elena.**

**Signature** \_\_\_\_\_ **Date** \_\_\_\_\_

**Signature** \_\_\_\_\_ **Date** \_\_\_\_\_