

Name: _____

Date of Birth: _____

Insurance Coverage Information

If you have insurance and will be using your benefits to cover the expense of services at Empowering Relief Counseling (ERC), it is important for you to understand the information below.

- Some insurance plans have a deductible. This is the amount you have to pay *before* your insurance will start paying. Usually any medical expenses you have will count towards your deductible but not always. Based on the plan, your deductible will typically reset annually. This may or may not be at the start of the calendar year.
- You may have a copayment or coinsurance, but you will not have both. Copayments and coinsurance are the amounts you have to pay for each session. A copayment is a specific amount. Coinsurance is a percentage of the total.
- Your insurance has likely negotiated a rate which may be different than the rate listed on ERC's fee disclosure statement. All amounts above are calculated using the negotiated rate for your specific insurance carrier.
- It is a violation of our contract with your insurance carrier to waive a copayment, coinsurance, or deductible. You will be responsible for any service charges your insurance does not cover.
- Insurance plans are very diverse, and ***we cannot guarantee*** how much your plan will and will not cover. We do our best to collect the appropriate payment and inform you of the cost of services in advance. However, it might be in your best interest to contact your insurance carrier to verify or ask any questions. The telephone number is usually listed on the back of your insurance card. ***Ultimately, per our service agreement, you will be responsible for any fees your insurance does not cover.***

Illustrative Example:

If you have a \$2,000 deductible, co-insurance of 20%, and your insurance's contracted rate with ERC is \$130:

- ✓ You will pay \$130 for each session until you have paid the \$2,000 deductible.
- ✓ After you have paid the deductible, you will pay co-insurance of \$26 per session (\$130 x 20%).

Please do not hesitate to contact our Executive Director, Jacob Jacquez, with questions about insurance. He can be reached at 385-800-3270 or jacob@ercounseling.com.

Signature: _____

Witness: _____

Date: _____

Date: _____