



## Billing Policies

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**Due at time of service**

- Payment in full is due at the time of service.

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**Card on file**

- It is my policy to keep a credit card or debit card on file for payment of fees as they become due.

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**Returned check**

- If I elect to accept payment by check, I reserve the right to charge a processing fee for a check returned for insufficient funds.

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**Insurance**

- I do not accept payment from insurance companies, Medicare, Medicaid, Worker's Compensation, or other third-party payers.
- I can provide billing documentation for you to file for any out-of-network reimbursement you may have under your insurance.
- Under Medicare billing rules, Medicare beneficiaries are not permitted to file for reimbursement for services rendered by out-of-network providers.

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**Missed appointment**

- I reserve the right to charge a fee for a missed appointment.
- I may elect to excuse a missed appointment for illness, family emergencies, and other reasons, in my discretion.

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**Late arrival**

- A late arrival to an appointment is considered a missed appointment.
- Arriving more than fifteen (15) minutes late to an initial consultation may be considered a late arrival.
- Arriving more than ten (10) minutes late to a follow up appointment may be considered a late arrival.

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**Overdue balance**

- I reserve the right to charge interest on any balance remaining unpaid thirty (30) days after initially billed.

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**Collections**

- I reserve the right to recover accrued interest, court costs, and attorneys' fees in connection with the exercise of legal remedies to collect overdue accounts.
  - These rights and remedies are in addition to all other rights and remedies available at law for recovery of unpaid fees.
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**No refunds**

- Fees are for professional services of medical advice and treatment.
- Fees are based on time allotted and complexity of care.
- Payment of fees does not guarantee that a particular medication will be prescribed.
- Payment will not be refunded because a patient or prospective patient is not satisfied with my medical advice.

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**Reduced Fees**

- I am not able to offer reduced fees to all patients who might experience financial hardship.
- Recognizing the personal nature of the psychotherapy relationship, it is my goal to continue to provide psychotherapy to existing patients who may experience financial hardship, within my financial and administrative means.
- Reduced fees for psychotherapy are available for up to two percent (2%) of my eligible patient caseload on a first-come, first-served basis.
- Eligibility is determined on a case-by-case basis. To be eligible, a patient must (1) have been seeing me for regular, ongoing psychotherapy sessions for at least one year and (2) experience a financial hardship of sufficient nature, circumstances, and duration.
- An eligible patient must submit an application for a reduced fee with a statement of financial hardship and ability to pay. Reduced fees are based on ability to pay. Supporting financial documentation may be required. An application is subject to approval. Ability to pay will be evaluated on an ongoing basis.
- Frequency of psychotherapy sessions may be limited.
- The availability of reduced fees may be subject to change or termination depending on my financial and administrative means.

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**Changes to Policies:** Policies are subject to change. Notice of changes will be available upon request, in my office, and on my web site.

**Effective Date:** June 22, 2025