

Helen Rudinsky, MS
Licensed Professional Counselor

Form 9---Insurance Disclaimer

A quote to you regarding your co pay amount and counseling coverage by your insurance company, is not a guarantee that they will automatically pay your claim. Claim payment by your insurance is subject to the terms of your own insurance plan, your eligibility on the date of service, and other limitations and exclusions. Your insurance company will only pay for your counseling services that they deem "medically necessary".

In-Network Therapist's Responsibilities

If the therapist is in-network with the client's insurance company, the therapist is responsible to collect the client's co pay and submit the insurance claim to the insurance company, but the therapist does not participate in private disputes between the client and their insurance company.

Client and Insurance Company

The relationship with the insurance company is a personal, private relationship between the client and their insurance company. If the client has a dispute with their insurance company--such as billing issues, non payment of premium, denial of counseling services-- the client is responsible to resolve their dispute with their insurance company or hire a lawyer or representative to work for them. The therapist is not part of this relationship and will not participate in private disputes.

Insurance Payment for Counseling Services-- Not Guaranteed

A quote to the client regarding their co pay amount and counseling coverage by their insurance company, is not a guarantee that the insurance company will automatically pay the claim. Claim payment by insurance is subject to the terms of the client's own insurance plan, the client's eligibility on the date of service, and other limitations and exclusions. The insurance company will only pay for counseling services that they deem "medically necessary".

Non Payment—By Insurance

If a client's insurance company determines that counseling services are not "medically necessary", an insurance plan has lapsed, premiums have not been paid, or a particular service is not covered under the plan, the insurance company will not pay for counseling services.

Client's Responsibility

The client is responsible to pay all co pays directly to the therapist before the counseling session. Clients are responsible to pay off deductibles and premiums directly to their insurance company. If their insurance denies paying their claim, the client is responsible to pay for services directly to the therapist within 5 calendar days of learning of the claim denial. Accruing an outstanding balance is not allowed.

Client Agreement:

I understand that my insurance company may deny payment for services for the reasons stated above. If my insurance company denies claim payment, I agree to pay the therapist directly within 5 calendar days of learning of the denial. If I accrue an outstanding balance, I understand the therapist will be forced to hire a Debt Collector. I will be charged an additional collection fee of at least \$200 depending on the amount of my debt.

Client Name Printed: _____ Date: _____

Client Signature: _____ Date: _____

Client Name Printed: _____ Date: _____

Client Signature: _____ Date: _____