

Payment Policy and Practices (Insurance)

My billing service will endeavor to receive payment for services directly from your PPO insurance carrier. There are variations in deductibles, co-insurance amounts, and standard & customary fees. You are responsible for full payment until your deductible is met and for co-insurance after the deductible has been met. Payment is never guaranteed. If the insurance company declines or terminates payments for any reason, you are responsible for full payment of the session fees. Some insurance companies pay me their portion directly, and others send payment to the member. We can discuss how best to handle payment.

Payment methods:

- Cash (\$5 discount if over \$100) or check (\$40 returned check fee)
- PayPal (www.paypal.me/larawilling)
- Credit Card
- HSA or FSA payment card (full payment due by other means if payment is rejected at time of payment or later)

Full fee per 50 minute session: _____

For cancellation 72-24 hours before service, the fee is _____

For cancellation less than 24 hours before service, the fee is _____

(One "waived" cancellation fee per 6 month period)

Client authorization: I, _____ (client name) give Lara Willing, LMFT and her contracted service entities permission to contact my insurance company and other payment services on my behalf. I agree that I am responsible for payment of services if my insurance company does not pay for services in full. My signature below signifies that I understand and agree to the above practices and policies. I am entitled to a copy of this signed document if I request it.

(client signature)

(date)

(client signature)

(date)