

River Mountain Counseling

Healing, peace, and hope for the future.

Billing and Payment Agreement

River Mountain Counseling's rates per session follow:

- Therapy Intake (90791): \$160
- Individual Counseling 60 minutes (90837): \$120
- Individual Counseling 45 minutes (90834): \$110
- Individual Counseling 30 minutes (90832): \$100
- Family Therapy Without Patient Present (90846): \$130
- Family Therapy With Patient Present (90847): \$130

1. Payment is expected at the time of service. Please be prepared to pay your self-pay rate, deductible, co-pay, or co-insurance amount at each visit.
2. In-network insurances: If clients knowingly have an active plan with an insurance company for which Tobin Baldwin, LPC, is an in-network provider, we are required to bill all covered services to the insurance company per our agreement with the insurance group, and we are not legally allowed to discount those services in any way. The amount owed per session will be limited to the amount allowed by the insurance company. If clients elect not to bill their insurance for a covered service for privacy reasons, they have the option to bypass the insurance only if they pay the full billed amount with no discounts.

Several examples follow:

- a. For example, if the insurance company reimburses Individual Sessions (code 90837) at a rate of \$80 per session, and the deductible is not met, the client will owe \$80 per session (the same amount the insurance policy reimburses) until the deductible is met.
- b. If the insurance company reimburses at \$80 per session, and the deductible is met (or there is not a deductible), but the insurance policy still requires a co-payment of \$25 from the client per session, the client will owe \$25 per session at the time of service (or upon receipt of a bill from River Mountain Counseling), and River Mountain Counseling will bill the insurance company for each session.
- c. In cases of 100% coverage with no co-payment or deductible due from the client, River Mountain Counseling will bill the insurance company directly, with no payment exchanging hands between the client and River Mountain Counseling.
- d. If Tobin Baldwin, LPC, is in-network with a client's insurance company, but the client is seeking a service not covered by the insurance (e.g., the client needs couples counseling but the insurance policy does not cover that service), the client may be offered a self-pay or sliding scale rate, based on financial need.

3. Out-of-network insurances: If Tobin Baldwin, LPC, is out-of-network with the client's insurance company, we are not required to bill the insurance. The client may be offered a self-pay or sliding scale rate (as listed in item 4 below) if insurance is not going to be billed, based on financial need.
 - a. If the insurance is billed, the client is responsible for balances due regardless of whether or not the insurance pays, as outlined in item 1 above.
 - b. Once out of network insurance has been billed, the patient accepts the amount set by the insurance, up to the billed amount, and understands the visit will not be reversed and changed to self-pay or sliding scale amounts.

4. Uninsured: For clients with no insurance, we may negotiate a self-pay rate, or a sliding scale discount rate, based on financial need. River Mountain Counseling reserves 3 appointments per week to offer pro-bono or at a sliding scale discount rate.

5. Self-pay clients (if applicable): The client (or Guardian) below agrees to pay _____ per session. Client (or Guardian) initials: _____

6. Insurance clients: The client (or Guardian) below agrees to pay any amount not covered by insurance. This includes any co-insurance, co-payment, or deductible amount required by the terms of the client's insurance, or any amount not reimbursed due to an unmet deductible. Client (or Guardian) initials: _____

7. All clients: The client (or Guardian) below agrees to the terms specified above and acknowledges responsibility for any unpaid amount, as explained in items 1-5 above. All clients are **highly encouraged** to contact their insurance providers directly at the number listed on the insurance ID card to verify eligibility and details of coverage. Providing services or billing insurances is in no way a guarantee of the client's benefits and coverage. Any quotes of coverage are an estimate only. Final coverage will be determined by the insurance at the time of processing.

8. Balances that become more than 180 days overdue are subject to internal and external collections.

Client Signature (or Guardian, for clients under 18)

Date

Tobin C. "Toby" Baldwin, Licensed Professional Counselor, Idaho LPC-6175

Date