

SELF-PAY FEES

- The private pay rate for counseling sessions varies from \$70-\$150 per session according to the sliding fee schedule (based on your gross annual combined-family income and the duration of my session).
- Couples/family work is automatically a 60-minute session. Individual sessions can be either 45 or 60 minutes.
- The office manager, Jennifer, will help you determine what your rate is based on the sliding fee schedule. You may be asked to provide last year's tax return to verify my income level.
- If your financial situation changes for the better or worse during our work together, let our office know so that your rate can be adjusted accordingly.

INSURANCE & EAP

- Our office accepts many insurances and EAP plans. For any insurances we are contracted with, we will bill for you. If we are not contracted with your insurance, we will provide a superbill upon request so you may bill your insurance. If we are not able to accept your insurance, we offer a sliding scale fee schedule.
- You (client)- not your insurance company- is responsible for full payment of your fees at the time of the appointment. Your insurance coverage is a relationship between you and your insurance company, and you agree to accept financial responsibility for payment of charges incurred. The office of Jessica Deeb will not follow up on outstanding/denied insurance claims, as this is your responsibility.

EAP FEES

- Employee Assistance Programs (EAP) provide a time-limited, set number of covered sessions to qualifying employees (or students in the case of SAPs). These sessions require pre-authorization and have an expiration date. If you attend sessions outside of the limits of the authorization, you will be responsible for the cost of those sessions.
- EAP programs are not meant to be used long term throughout the year. They are designed to assist employees to have free, easy access to short-term mental health assessment and care. It is a wonderful bridge to long term therapy through your regular health insurance plan. Moreover, if I don't take your regular insurance you have already of been notified before booking your initial appointment that you are welcome to pay out of pocket or be given referrals once your EAP sessions for the year run out.
- Since employee assistance programs are designed for short-term, issue-specific therapy, if you intend to ask your EAP for another authorization within 365 days, **you must discuss it with Jessica prior (e.g. during your second to last session) to obtaining a second authorization** to ensure that your situation meets the criteria (i.e. **distinct and separate issue**). Failure to do this may result in an out-of-pocket balance (i.e. you obtain an additional authorization in error).

For example, if you are attending counseling due to a divorce, it is not a separate and distinct issue to get another authorization for depression or for topics that are connected

and already being discussed. Alternatively, if you started counseling because of anxiety and a family member suffers a major health issue (i.e. stroke) or if you were to lose your job, these would be examples of separate and distinct issues.

- Generally, EAP sessions are 45 minutes.

INSURANCE FEES

- Always contact your insurance provider to verify that the estimation of benefits we obtained from your plan is correct and remember to document your call (as it's not uncommon for operators to make mistakes/give out incorrect info). Make sure to email us with any information or changes you collect.
- If applicable, have your insurance mail/fax your authorization/necessary paperwork to the New Port Richey office at: Jessica Deeb, 9400 River Crossing Blvd, Suite 101, New Port Richey, 34655 / Fax: 727-375-8631.
- Generally, managed care sessions are 45-60 minutes.

YOU ARE RESPONSIBLE FOR ALL UNANTICIPATED INSURANCES BALANCES

- This includes all costs not covered by your insurance provider: co-pays, co-insurance, deductibles, and/or any rejected claims, as well as any change in benefits/plans.
- All information/quotes we receive from you and/or your insurance provider is subject to change once our office receives the official Explanation of Benefits (EOB) from your insurance provider. Upon receiving this official EOB (which can sometimes take over a month), a representative of the offices of Jessica Anne Deeb, LCSW, LLC will contact the client and/or their legal guardian if any additional charges are owed on the account.
- Make sure to track your yearly deductible, copay/co-insurance, max out of pocket (OOP) expense limits, and your plan's restart date. Moreover, if another family member is also utilizing your insurance, be aware of limited benefits remaining. Finally, other medical bills through other providers are not always submitted/applied to deductible before our billing is submitted.
- If your claim is denied because of an administrative billing error, our office will attempt to correct and re-bill your claim up to two times only. After that, you will owe the balance in full and can try to resolve the error on your own to recoup funds from your insurance.
- A re-billing fee/financial charge complying with Florida State Law will be applied to any overdue balance, and in the event of non-payment, you will bear the cost of collection and/or court costs and reasonable legal fees should this be required.
- Any changes in your insurance plan need to be communicated to us BEFORE your appointment. Failure to do so may result in denied services and you incurring an out of pocket balance.

PAYMENT

- You agree to keeping an up to date and funded credit card on file with the office of Jessica Deeb and to the automatic charging of your card with any balances.

- Credit cards may not be charged on your actual date of service (even though payment is due on your date of service).
- Fees are to be paid in full the day of your session.
- Your credit card on file will automatically be used unless you have made other arrangements ahead of time with our office. If you dispute a charge that our office deems as valid, signing this release gives our office permission to rectify the situation by sharing any medical info needed to state our case with your credit card company & all billing intermediaries (see Notice of Privacy Practices). Moreover, you agree to pay any additional dispute fees incurred.

ACCOUNT BALANCES

- Accounts with balances become delinquent after thirty (30) days and may be terminated.
- Accounts 90 days in arrears will be terminated.
- If the balance is not paid in a timely manner, you (client) will be informed of any possible additional late fees (5% interest per month) and collection fees that might be incurred. If necessary, the office of Jessica Deeb will utilize a third-party collection agency or attorney to assume responsibility for collection of payment. The prevailing party in collection proceedings shall be entitled to recover a reasonable sum for attorneys' fees from me, as well as court costs.
- The office of Jessica Deeb does not accept barter for therapy.

CANCELLATION FEES

YOU UNDERSTAND YOU WILL BE AUTOMATICALLY CHARGED \$70:

FOR SESSIONS CANCELLED UNDER 24 HRS,

OR IF YOU ARE MORE THAN 10 MINUTES LATE,

OR IF THE INSURED CLIENT DOES NOT SHOW UP FOR A COUPLES SESSION.

- For those with insurance, be aware that insurance does not cover missed sessions or reimburse for sessions in which in the insured client is not present. Clients who show up late for their appointment by more than 10 minutes (or who do not show at all) will be subject to the same late cancellation fee as I cannot ethically bill insurance for your shortened session time and because my work with private pay clients also necessitates that the professional time I've set aside for you is respected.
- If you cancel minutes under the 24-hour mark, and even if this office is lucky and is able to fill your spot last minute, the cancellation fee will still not be waived.
- If you book an appointment with less than 24 hours to session time and then you cancel you are still responsible for the \$70 late cancellation fee, as the policy still applies.
- If you cancel an appointment under 24 hours and then decide you wish to keep it, you cannot - you will still be charged the \$70 late cancellation fee, as the work of filling spots last minute once initiated is tedious and your spot will immediately be offered to others in need.

- This cancellation policy includes sessions cancelled even if you are called into work, have transportation issues, are sick, mistaken appointment times/locations, did not receive our courtesy reminder email, don't have cell service and cannot access your email/calendar, etc.
- If you repeatedly cancel, you may lose any future spots that are preferentially being held for you.
- If you make any changes/cancellations to your appointments, you will look for this office's response confirming your message was received. Otherwise, you should assume that this office did not get your message, and that you are still responsible for the costs of your appointment.
- It is exceedingly rare for Jessica to cancel on short notice, though this may occur in spite of this policy.

THERE ARE ADDITIONAL FEES FOR SPECIAL SERVICES

There are fees for special services that insurance will not cover- established at my standard (non-sliding scale) private pay fee of \$150/hr or \$2.50/min. These fees include, but are not limited to, the following:

- Preparation for any reports, forms, or other administrative requests.
- If I (Jessica Deeb) participate in a legal case, regardless of which party's attorney calls or subpoenas me, fees include but are not limited to testimony, time for travel, waiting in the courtroom, telephone conferences, depositions and review notes. In addition, you are responsible for any fees that I incur by your attorney.
- Any consultations held on your behalf with other professionals/agencies
- ALL emergency interventions and safety plans outside of regularly scheduled sessions and that are not covered by insurance.

CONSULTATION FEES

- Only if I (Jessica Deeb) deem it necessary, the first fifteen minutes of consultation are provided for free. For example, between two medical professionals of your treatment team.
- Consultations between other professionals assisting with your mental health will either be billed at my full private pay fee of \$150/hour or at a flat fee of \$40 plus \$2.50 for every minute over 15 minutes.
- Insurance does not cover these fees and must be paid out of pocket.
- If you are an active client, you will first need to schedule a session to sign a release outlining the conditions for release of my information.
- If you are working with a new therapist and wish to share treatment information, you will first need to sign a Reciprocal Release of Information that I have also obtained a copy of in your file.
- A consultation will be attempted within 15 business days.

LEGAL AGREEMENT

Neither you (client) nor your attorney, nor anyone else acting on your behalf will call on Jessica to testify in court or at any other legal proceeding, nor will a disclosure of psychotherapy records be requested (such as, but not limited to divorce and custody disputes, injuries, lawsuits, etc.),

- Our work together rests on it being both confidential and following a purely therapeutic relationship.
- If I (Jessica Deeb) am subpoenaed, I reserve the right to terminate our professional, therapeutic relationship immediately and refer you to other mental health providers.
- If I participate in a legal case, regardless of which party's attorney calls or subpoenas me, you acknowledge and agree to pay for all of my professional time.
- My professional time includes but is not limited to: scheduling, testimony, time and costs for travel, waiting in the courtroom, telephone conferences, depositions, providing records, preparation time (consultations on your behalf, reviewing notes, etc). In addition, you are responsible for any fees that Jessica Deeb incurs by your or her attorney.

Moreover, you hereby waive your right to sue the office of Jessica Deeb, LCSW, LLC or Jessica Deeb and agree to mediation.

- You (client) agree to address any grievances you may have directly with me immediately. If we cannot settle the matter between us, then a jointly agreed-upon outside consultation will be sought. If not, an arbitration process will be initiated, which will be considered as a complete resolution and legally binding decision under state law.
- NOTICE: BY SIGNING THIS CONTRACT YOU ARE AGREEING TO HAVE ANY ISSUE OF MEDICAL OR PSYCHOLOGICAL MALPRACTICE DECIDED BY NEUTRAL ARBITRATION AND YOU ARE GIVING UP YOUR RIGHT TO A JURY OR COURT TRIAL.
- Any arbitration process will be considered as a complete resolution and legally binding decision. You will be responsible for the costs of this process. In agreeing to treatment, you are consenting to the above identified grievance procedures.

REPORTS & FEES

TREATMENT SUMMARY

- Consists of dates of our sessions, diagnosis, and treatment goals
- Can be provided within 15 business days
- Free of charge

PROFESSIONAL SUMMARY

- Consists of dates of our sessions, diagnosis, treatment goals, a brief summary of our sessions, and a brief synopsis of your progress in therapy

- Can be provided within 15 business days
- Reports of this kind traditionally take approximately 2 hours to compose at the full rate of \$150/hour

COPY OF YOUR FILE

- For paper copies of your records, there is a \$25 preparation fee *per file* plus postage fees.
- For a PDF copy of your records, there is no charge if it can be emailed; if it must be mailed there will be a \$5 charge for a USB drive plus applicable postage fees.
- Your account must be paid in full to request records
- We will send your records within 15 business days of your request

YOUR LEGAL RIGHT TO ACCESS YOUR FILE

- Accessing your (client) file means scheduling a session to go over your medical record together with Jessica Deeb. See: Notice of Privacy Practices.
- My (Jessica Deeb's) detailed "psychotherapy notes" are mine to help process my thoughts and remain my legal property (though strictly confidential to all but myself and my office manager).

ANYONE OTHER THAN YOU WISHING TO ACCESS YOUR FILE

- If you are an active client with Jessica, you will first need to schedule a session and sign a release permitting the conditions of release of your information.
- If you are working with a new therapist and wish to share treatment information, you will first need to sign a Reciprocal Release of Information that I have also obtained a copy of in your file.

SPECIAL SERVICES & FEES

ANY NON-LEGAL SPECIAL SERVICES

- Preparation for any reports, forms, evaluations, or other administrative requests should be completed during session time.
- However, if an exception is made and your (client) request is completed outside of your session time, you will be charged at Jessica Deeb's full private pay rate of \$150/hour, as insurance does not cover these services.
- ALL emergency interventions outside of a regularly scheduled session will be billed at my standard (non-sliding scale) private pay fee of \$150/60 min or \$2.50/min. Some insurances MAY NOT cover certain telehealth sessions, phone calls and e-mails.

ANY LEGAL SPECIAL SERVICES

- Jessica Deeb's private pay fee for all legal work and proceedings is \$200/hour, as insurance does not cover these services.