

Fees & Insurance

PeoplePsych's standard therapy sessions (for individual, couple, and family sessions) are 60 minutes in length and fees are as follows:

- Initial Session - \$160.00
- Subsequent Sessions - \$135.00

All client fees are due at time of service. Payment may be made by cash, check, PayPal or credit/debit card.

In some cases, fee for service clients may negotiate a lower rate for sessions by first speaking with their therapist who will discuss the request with the PeoplePsych billing department.

Longer sessions are available upon request and will result in an additional fee. Insurance may not cover longer sessions.

We require 24 hours notice of any cancellation. Clients may otherwise be charged the full session fee. Insurance does not cover missed sessions.

Please note that you are responsible for all deductibles and co-pays as determined by your insurance plan.

Rates may increase periodically; clients will be informed prior to any rate change.

Insurance Information

For those wishing to use insurance, please note that PeoplePsych:

1. Therapists are in-network for Blue Cross Blue Shield (BCBS) PPO and Blue Choice plans only.
2. Will attempt to access out-of-network coverage for those covered by other PPO plans.
3. Will *not* access any HMO or similar plan for coverage, including BCBS HMO plans.

For those covered by BCBS PPO and Blue Choice plans, PeoplePsych therapists have agreed to the usual and customary rate deemed appropriate by the insurance company. PeoplePsych only charges these clients the charges related to the deductible and the co-pay (or co-insurance) as determined by BCBS.

PeoplePsych will verify eligibility and benefits for all PPO clients. Clients/responsible party will be notified of expected charges as soon as possible. Please note that the outstanding deductible is generally not known until each claim is processed by the insurance company, PeoplePsych will notify clients of any balance due as soon as possible.

For those clients accessing out-of-network insurance coverage:

1. PeoplePsych may request that clients pay the balance due in full, if the carrier does not process the claims in a timely manner (30 days).
2. In the event that the carrier is known to lag in the processing of out-of-network claims, clients may be asked to pay for sessions in full.
3. Any overpayment of monies by client will be refunded in full by PeoplePsych's billing department.

Verification of benefits or coverage is not a guarantee of eligibility or payment. Actual payment is based upon plan provisions and limitations in affect on the specific Date of the Service. All claims are subject to review upon receipt of the Insurance Payer. Insurance companies reserve the right to refuse payment, clients can appeal to the insurance company for any denial of payment. In the event no payment is made, clients are ultimately responsible for the full fee.

By signing below, I certify that I understand and accept the terms described above

Signature of Responsible Party:

Date: _____