





## Payment Policy

### Fees:

We are committed to providing you with the best possible care at a reasonable cost. **Payments for services are due in full at the time of treatment, except for BC/BS of IL and Health Alliance HMO clients.** Current fees for services are **\$130.00 per 50-minute individual or couples' session.** Fees are subject to a 10% increase every 6 months. Any additional charges will be discussed with you before an additional service is provided or any information is released.

### Payment Options:

**We accept cash, checks, MasterCard, Visa, Discover and AMX. All clients must have a valid credit card on file.** If you would like to pay by credit card, we will bill your credit card only for services rendered and missed appointments. Dr. Vaillancourt does not bill on a monthly basis or extend credit.

### Missed Appointments and Cancellation Policy

It is the policy of Dr. Vaillancourt to charge for missed appointments or appointments that are not canceled at least 24 hours in advance. **The charge for such situations is 50% of the current session fee, unless you reschedule within the same calendar week.** This fee cannot be charged to your insurance carrier. PLEASE cancel well in advance if you know that you will be unable to make your appointment.

In addition, you must reschedule for the following week if you miss or cancel an appointment, as **your appointment will not automatically be reschedule for you.** If you fail to contact Dr. Vaillancourt within 3 weeks, you may lose your regular appointment time, as other clients will be given priority.

### Policy on Insurance Reimbursements

If you have medical/health insurance that provides coverage for mental health counseling, we are eager to help you receive your maximum benefits. We do not accept assignment of benefits (get reimbursed from insurance companies), except in cases of demonstrated financial hardship, but we are happy to assist you in completing your claim form so that you might get reimbursed in a timely fashion. **The only exceptions to this are Health Alliance HMO and Blue Cross/Blue Shield of IL PPO.** Because we accept credit cards you may wish to charge your counseling fees until your insurance starts to reimburse you.

It is in your best interest to call your insurance carrier to inquire about benefits, deductibles, and providers. You should also inquire as to whether a referral from a physician is needed prior to counseling. Additionally, if your health insurance is either a **PPO or HMO**, you need to inquire as to whether Dr. Vaillancourt is one of their providers or if they will cover benefits for out-of-network providers. Dr. Vaillancourt has limited her participation in HMO's and PPO in order to protect your confidentiality and minimize costs to you.

### Remember:

Your insurance is a contract between you, your employer and the insurance company. Dr. Vaillancourt is not a party to that contract.

Our fees are generally considered to fall within the acceptable range by most insurance companies, called "Usual and Customary, and Reasonable (UCR)." Some companies pay a percentage of the URC for a given area. However, some companies reimburse based on an internal schedule of fees, which bear no relationship to the current standard and cost of care in this area.

Not all services are a covered benefit in all contracts. Some insurance companies arbitrarily select certain services they will not cover.

It is your responsibility to contact your company regarding the above to find out about their reimbursement policies. If you have any questions regarding this financial policy, please do not hesitate to ask. We are here to help you. Thank you.

**I have read the above policies and agree to the above provisions.**

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Date

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Signature of client or representative