

## Spring Tree Counseling

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### Insurance Considerations

Many changes are occurring in the healthcare and insurance field, including mental health coverage, payment methods and exclusions. What may have been true regarding your insurance in the past may not hold true today.

The best source for information on your plan's coverage is attained by contacting your insurance company directly.

To help clarify any questions you may have:

1. Spring Tree works with clients who pay out of pocket, as well as those who have insurance. At this time, we do not accept Medicaid or Medicare.
2. If you have insurance, our practice is glad to work with your insurance plan to collect payment. PPO plans are often the simplest to process, though we may not be an "in network provider" in all plans so coverage and deductibles may vary. We can also work with POS and some other plans however, the exact amount that you will be responsible for versus what your insurance company will cover is determined by your individual plan. Our practice has only limited inclusion in HMO plans. Please call your insurance company directly to clarify any insurance questions you may have. If you are unsure what to ask, please refer to our "Verifying Insurance Coverage" form.
3. It is always an option to pay out of pocket. Even if you have insurance coverage, in some cases paying out of pocket may be the best option. We are happy to discuss all options with you and help you to determine which one best suits your unique situation.

We will try to help you understand your coverage based on information you bring to us, but since you are the policy member you will get the clearest explanation of coverage by calling your insurance company.

When we call your insurance over the phone we are always told that "information given during this call is not a guarantee of coverage." So, the best approach is to ask all questions before the day of the appointment.

Sometimes if you do not inquire before your first appointment, you may be surprised to learn that your insurance will not cover your treatment as you anticipated. Should that happen, you are still responsible for the entire bill for your treatment.

No one likes surprises. Please have your correct insurance information with you at the time of your appointment.

*I have read and have been offered the opportunity to ask questions about this information. I understand my responsibility to pay for any amounts charged for treatment if my insurance company does not pay.*

Client Signature: \_\_\_\_\_

Client Name: \_\_\_\_\_

Date: \_\_\_\_\_