

# Insurance, Fees, Payments

## Insurance:

As licensed mental health professionals, our work is eligible for reimbursement by many different insurance plans. Specifically, we are able to submit claims on your behalf to **Mainecare, Medicare, Anthem, and Community Health Options**. For all other insurances, the fee is collected at the time of service; we will then provide you with an invoice (sometimes called a **“superbill”**) which will have all of the information you need to submit to your insurance for reimbursement directly to you. Usually this is easy and quick and can be done online.

## **There are a few other considerations when relying on insurance:**

1. Sometimes an insurance may be regarded as **“out of network”** which would mean a lesser reimbursement amount.
2. Some insurances require a **“Prior Authorization”** or a **“Utilization Review”**. A call to your insurance company will inform you of such potential conditions.
3. **Co-pays** are due at the time of service.
4. **“Deductibles”** can be very confusing. You would be well-advised to double check where you stand so that you don't end up with a large bill that you did not expect.
5. When deciding to use your insurance for mental health services, you should take into account the matter of **privacy and confidentiality**: All third-party payers (e.g. insurance) require a mental health diagnosis and the rationale for treatment. Some HMOs or PPOs could require detailed information. Once released, we have no control of the ultimate destiny of this personal information. HIPAA has strict confidentiality laws which govern our work. But HIPAA does not guarantee what happens after this information leaves our hands.

## **Fees (2022):**

Individual Psychotherapy: \$90 (per clinical hour) (usually weekly sessions)

Group Therapy: \$55 per person for 1.5-hour group

Professional Consultation: \$100 per 60-minutes

Comprehensive Psychosocial Assessment / Level of Care: \$200 (including Mental Health and Substance Abuses)

Intensive Outpatient Therapy (IOP) Substance Abuse: \$576 Weekly

DEEP Evaluation: \$90 per session; **state requires no less than 2 sessions and no more than 4**

DEEP Treatment: \$90 per session