

Counseling Associates, P.C.
108 West Clifford Street
Winchester, VA 22601
Ph: 540-665-1848 Fax: 540-662-2874

Paying for Counseling

We have a variety of financial arrangements to serve the wide range of our clients' needs for affordability and confidentiality. Each therapist at Counseling Associates makes an individual choice about participation in health insurance networks. Three of our therapists participate in some limited insurance networks; others have opted out of networks altogether. In addition, high quality, low-cost services are available to clients in financial need through our Counselors in Residence. To help you decide which approach works best for you we have outlined some of the things you may want to consider.

1. Using medical mental health out-patient benefits:

- You will receive a mental health diagnosis that will become part of your permanent medical record in order to utilize medical insurance benefits.
- You are responsible for determining if outpatient mental health benefits are available to you and for obtaining any necessary pre-authorizations.
- Your insurance company may have access to confidential information from your records, will monitor your progress and will establish the number of sessions approved.

2. If your therapist is a participating provider in your insurance network, you will only have to pay your co-pay at the time of service. However, you will still be responsible for any balance left unpaid by your insurance company, including deductibles. You will also be fully responsible for late cancellation fees and missed appointment fees.

3. If your therapist is not a participating provider in your insurance network, he or she is still accepted as a non-participating provider by health insurance companies. In this case:

- You will be given a provider statement with necessary provider numbers, license numbers, procedure codes and other information required by health insurers. You may submit this form to your health insurance company for reimbursement of covered costs.
- You will pay for services at the time of service.
- You will need to determine your out-of-network benefits.