

Payment and Card Authorization Agreement

Method of Payment: I accept payments by check or credit card, and will accommodate individualized payment requests, such as splitting the session fee between two cards, if I am able. However, you or your parent/guardian are ultimately responsible for paying your deductible, copay, coinsurance, or full fee.

If payment is outstanding, any legally responsible payer may be required to provide full payment regardless of courtesy fee arrangements.

Paying in Advance: You may pay ahead of time for future appointments if that works better for you. If you do not remain in therapy long enough to use the money you already paid, I will provide a full refund of the positive balance on your account. Refunds are made by check and may take 2- 3 weeks to process.

Credit Card on File: I require a credit, debit, or flex spending/HSA card on file in order to schedule sessions. The credit card on file can be used in order to pay for any copays, co-insurance, deductibles, no shows/late cancellations or out of pocket payments if no other payment method is used at the time of the session or if a late cancellation or no show is incurred.

Auto Pay Private Pay: If you pay privately for your therapy sessions, your card on file will be charged automatically for your full session fee after our appointment.

Insurance Deductible: If you use your insurance benefits and have an unpaid deductible, your credit card on file will be charged automatically for your full session fee on the day of your appointment. If insurance ends up covering any fees you originally paid, the difference will be refunded or credited to you. All clients with deductibles higher than \$560 will be set to auto pay at the beginning of each new benefit year until their deductible is met.

Insurance Copay: If you use your insurance benefits and have a regular copay, your card on file will be charged automatically for the copay amount after your appointment.

Statements: If you are using insurance, I will send you a monthly billing statement alerting you to any outstanding balance you owe after your claims have been processed by your insurance. Your card on file will be automatically charged for the balance owed on your monthly statement each month. For clients not using insurance benefits, you may request a SuperBill or other ledger of visits and payments, and I will provide you with one in a timely and/or recurring manner.

Pending Authorization Charge: When your credit card is added or updated in our electronic health record, you may see a pending authorization charge for \$1 on your credit card statement. This is a temporary authorization hold placed by the payment processor to verify that your credit card account is active and valid for future transactions, and it will disappear within 7 days.

Returned and Late Payments: If you make a payment by check and it is returned by the bank due to insufficient funds, we will charge an additional \$35 to your bill to cover the bank's returned item fee. If a second check is returned by the bank or if you do not pay your bill in full after two sessions, I will only accept payment for future sessions by cash or card and may delay scheduling with you until payment has been made. If your card on file is declined multiple times, I reserve the right to require a second card or alternative form of payment on file in order to continue our counseling relationship. I reserve the right to terminate our counseling appointment on the grounds of unpaid balances. Any unpaid payments on your account may be charged 1.5% interest for each month they are unpaid. After three months, if you have not paid your bill, I may use a collection agency to secure payment, and any fees incurred in the collections process will be added to your bill. I will notify you in writing before taking this action.

Late Cancellation or Missed Appointment: You may cancel or reschedule an appointment anytime as long as you provide 24 hours notice. If you cancel an appointment with less than 24 hours notice or fail to show up, your card on file will be charged your usual fee for the appointment. It's important to remember that insurance and health savings accounts will not pay for missed appointments, so you will be responsible and charged for the full appointment fee, not just a copay/coinsurance if you normally use insurance benefits.

Fee Increases: Taylor McCrorie Counseling Services reserves the right to increase its service fees in accordance with the cost of doing business. Rate increases generally go into effect annually, and you will receive notification of the increase 60 days in advance.

I understand I will be asked to put a card on file in my first appointment, and agree to do so and to the above statements. I agree to ensure that my card on file is funded in the amount owed at the time of service.

Client Signature

Client Date of Birth

Today's Date