

# rebecca mercurio

LICENSED CLINICAL SOCIAL WORKER

## SERVICES

Rebecca Mercurio, LCSW, specializes in providing individual therapy services to women in the St. Louis community. Rebecca favors an interactive, engaging, and collaborative approach to therapy, and her clients often tell her they appreciate her accessible therapeutic style. Her sessions typically blend a mindfulness-based, strategy-focused, and educational approach to healing and growth. Her work is also deeply informed by progressive and feminist values.

Rebecca's work with clients is centered on the core belief that we are each capable – and deserving – of living deeply fulfilling lives even amidst the stressors life throws our way. Rebecca is committed to supporting her clients as they heal and grow, so they can live rich and rewarding lives that abound with purpose, meaning, and fulfillment.

### AREAS OF SPECIALIZATION

Anxiety  
Career Matters  
Depression  
Grief and Loss  
Relationship Issues  
Significant Life Changes & Transitions  
Stress Management  
Women's Issues

### TREATMENT MODALITIES

Acceptance and Commitment Therapy (ACT)  
Cognitive Behavioral Therapy (CBT)  
Positive Psychology  
Psychoeducation

## RATES & INSURANCE

### RATES

The cost per 45-50 minute therapy session is \$180. Payment is due at the time of service, and Rebecca accepts credit, debit, and HSA/FSA cards.

### PAYMENT OPTIONS

#### Out-of-Network Insurance

Clients can request a document called a Superbill that they can then submit to their insurance policy for potential reimbursement utilizing their out-of-network benefits.

#### Self-Pay

Privately paying for therapy ensures you full control over your therapeutic work, with the flexibility and autonomy to engage in the individualized therapeutic services that best meet your own needs and goals. You get to make your own important treatment decisions, like how long you remain in therapy, what you work on in therapy, and what that work looks like. Privately paying also affords you greater privacy with your confidential information. No sensitive, personal information is then required to be shared with your insurance company, and no mental health diagnosis – which then becomes part of your permanent health record – is required to be assigned and submitted to your insurance company.

### Your Rights and Protections Against Surprise Medical Bills

When you get emergency care or get treated by an out-of-network provider at an in-network hospital or ambulatory surgical center, you are protected from surprise billing or balance billing.

What is "balance billing" (sometimes called "surprise billing")?

When you see a doctor or other health care provider, you may owe certain out-of-pocket costs, such as a copayment, coinsurance, and/or a deductible. You may have other costs or have to pay the entire bill if you see a provider or visit a health care facility that isn't in your health plan's network.

"Out-of-network" describes providers and facilities that haven't signed a contract with your health plan. Out-of-network providers may be permitted to bill you for the difference between what your plan agreed to pay and the full amount charged for a service. This is called "balance billing." This amount is likely more than in-network costs for the same service and might not count toward your annual out-of-pocket limit.

"Surprise billing" is an unexpected balance bill. This can happen when you can't control who is involved in your care—like when you have an emergency or when you schedule a visit at an in-network facility but are unexpectedly treated by an out-of-network provider.

You are protected from balance billing for:

Emergency services: If you have an emergency medical condition and get emergency services from an out-of-network provider or facility, the most the provider or facility may bill you is your plan's in-network cost-sharing amount (such as copayments and coinsurance). You can't be balance billed for these emergency services. This includes services you may get after you're in stable condition, unless you give written consent and give up your protections not to be balance billed for these post-stabilization services.

Certain services at an in-network hospital or ambulatory surgical center: When you get services from an in-network hospital or ambulatory surgical center, certain providers there may be out-of-network. In these cases, the most those providers may bill you is your plan's in-network cost-sharing amount. This applies to emergency medicine, anesthesia, pathology, radiology, laboratory, neonatology, assistant surgeon, hospitalist, or intensivist services. These providers can't balance bill you and may not ask you to give up your protections not to be balance billed.

If you get other services at these in-network facilities, out-of-network providers can't balance bill you, unless you give written consent and give up your protections.

**You're never required to give up your protections from balance billing. You also aren't required to get care out-of-network. You can choose a provider or facility in your plan's network.**

When balance billing isn't allowed, you also have the following protections:

- You are only responsible for paying your share of the cost (like the copayments, coinsurance, and deductible) that you would pay if the provider or facility was in-network. Your health plan will pay out-of-network providers and facilities directly.

- Your health plan generally must:

- Cover emergency services without requiring you to get approval for services in advance (prior authorization).
- Cover emergency services by out-of-network providers.
- Base what you owe the provider or facility (cost-sharing) on what it would pay an in-network provider or facility and show that amount in your explanation of benefits.
- Count any amount you pay for emergency services or out-of-network services toward your deductible and out-of-pocket limit.

**If you believe you've been wrongly billed,** you may contact 1-800-955-3029. Visit <https://www.cms.gov/nosurprises/consumers> for more information about your rights under federal law, for more information about your rights under federal law.