

Our goal is to provide timely and effective counseling services to help people who are grieving a significant loss. We seek to provide high quality grief counseling and mental health services for adults, children, couples, families, and groups. We make every effort to keep our services accessible for everyone, removing any possible barriers for people who are grieving a loss related to death. Grants and generous donors subsidize the costs for our agency operations- helping us make sure that no one has to grieve alone.

**The following are the counseling fees proposed for new clients and all clients after Dec. 31, 2021.**

- \$150 for 50-minute individual grief counseling and mental health counseling sessions.
- \$175 for 50-minute couple's, family, and trauma focused EMDR counseling sessions.

**Here are four ways to reduce the cost for each counseling session:**

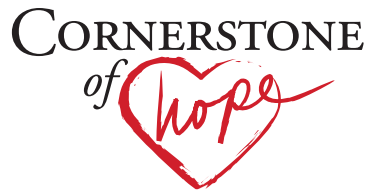
(These cost saving options cannot be combined)

**1. Payment at Time of Service Discount-**

- Clients not seeking to use their health insurance can make full payment at time of service via cash, check, or credit card.
- Payment at time of service results in a \$75 discount.
- Therefore, counseling sessions cost \$75 per individual session; and \$100 for couples, family, and trauma focused EMDR.

**2. Use of Health Insurance for Mental Health Counseling**

- Insurance coverage for our counseling services cannot be guaranteed.
- Some clients seeking use their health insurance to cover their services at Cornerstone of Hope may not be permitted to do so as their coverage is based on very strict federal & state insurance laws, policies, and limitations.
- Clients who are seeking use of health insurance to cover our mental health counseling fees must first be deemed eligible for a clinical intake during a free 20-minute phone or in person intake session.
- After each 20-minute intake, clients must then be deemed eligible for a clinical diagnosis by a mental health professional after their first two 50 minute individual counseling sessions (a.k.a. clinical assessment).
- Some people grieving a death related loss do not qualify for a clinical diagnosis, and therefore may pay out of pocket or seek Compassionate Care (see below) for their grief counseling.
- Family and couple's grief counseling is often not eligible for insurance reimbursement. However, individual mental health counseling can be covered under major health insurance plans. We will check each client's insurance plan at the front desk before the first counseling session or during our free 20-minute intake session.
- Our grief counseling services at Cornerstone of Hope do not require any clinical diagnosis. However, without a clinical diagnosis many health insurance companies will not cover any of the costs related to individual counseling services. Therefore, clients will typically still pay some out of pocket costs for their services at Cornerstone of Hope.



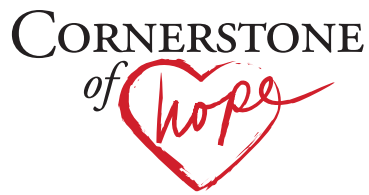
- We are currently seeking contacted “in network” insurance coverage for our mental health services through Medicaid, Medicare, and Aetna, Humana, and Blue Cross Blue Shield.

### **3. Multiple Family Members in the Same Household Discount-**

- Household discount applies to family members who reside in the same home and are each in need of individual counseling sessions.
- Household members must be identified during intake session.
- Family discount sessions cost \$75 for the head of household, and only \$25 for each additional member. For example, a mom plus 2 in her household will cost them \$125 for the three individual counseling sessions (\$75+\$25+\$25).
- Couples and family counseling costs \$100 per 50-minute session. Additional discounts do not apply to couples and family sessions, only to individual counseling sessions.

### **4. Income Based Financial Assistance-**

- Low cost counseling services are available based on available on a limited basis from donors and grants. We are grateful to pass their generosity to our clients.
- Compassionate Care funds are available for individuals who have financial limitations, are uninsured or underinsured, and therefore cannot afford the counseling fees.
- An application and documentation including income verification will be required for financial assistance requests before counseling services begin (i.e. a form of identification, W-2, income letter, pay-stub, etc.).
- Clients who are; 1) insurance eligible, and 2) have a clinical diagnosis from a COH clinician, and 3) cannot afford their insurance co-pay, may receive limited financial assistance upon request through Compassionate Care application. For example, these applicants may have high mental health deductibles, very limited mental health coverage, or have special financial circumstances. The percentage of this discount is not guaranteed and will be decided on a case-by-case basis.



The following chart is based on the 2021 federal poverty guidelines and the discount is conditional upon application & approval by "COH Financial Assistance Team."

<b>Household Size</b>	<b>100%</b>	<b>150%</b>	<b>200%</b>	<b>250%</b>	<b>300%</b>
1	\$12,880	\$19,320	\$25,760	\$32,200	\$38,640
2	\$17,420	\$26,130	\$34,840	\$43,550	\$52,260
3	\$21,960	\$32,940	\$43,920	\$54,900	\$65,880
4	\$26,500	\$39,759	\$53,000	\$66,250	\$79,500
5	\$31,040	\$46,560	\$62,080	\$77,600	\$93,120
6	\$35,580	\$53,370	\$71,160	\$88,950	\$106,740
7	\$40,120	\$60,180	\$80,240	\$100,300	\$120,360
8	\$44,660	\$66,990	\$89,320	\$111,650	\$133,980
<b>Individual Counseling Fee</b>	\$25	\$25	\$30	\$40	\$50
<b>Couples, Families, &amp; EMDR Counseling Fee</b>	\$35	\$35	\$50	\$60	\$75