

Financial Policies

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. With generous support from grants and donors, we make every effort to keep our services accessible for everyone, reducing barriers for people who are grieving a loss related to death.

The following are the counseling fees 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.

There 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 to 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 then be deemed eligible for a clinical diagnosis by a mental health professional after their first 50 minute individual counseling session (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 Financial Assistance (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.
- 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 contracted "in network" insurance coverage for our mental health services through Medicaid, Medicare, Blue Cross Blue Shield, Humana, United Healthcare, Aetna, Caresource, Cigna, and Medical Mutual.

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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 on a limited basis via funds from donors and grants. We are grateful to pass their generosity to our clients.
- Financial Assistance 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 Financial Assistance 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.

Additional Information Related to Fees and Payment

Employee Assistance Plan (EAP)

Your employer may cover a portion of the counseling cost through an Employee Assistance Program (EAP). Ask your Human Resource Department if this benefit is available to you/your family. All communication and arrangements with the EAP must be complete prior to the start of services.

Check-In Requirements

Cornerstone of Hope has implemented several new policies to conform to insurance billing requirements. At your first appointment, you are required to present your driver's license or other identification for billing purposes. Also, you are required to submit a credit card for Cornerstone of Hope to keep on file in case of (1) a late cancellation of an appointment or (2) no-show for an appointment. Your credit card information will be kept securely and only charged by Cornerstone of Hope for a late cancellation or no-show. If you have any questions about our policy, please do not hesitate to ask.



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Cancellation Policy

APPOINTMENTS MUST BE CANCELLED AT LEAST TWENTY-FOUR (24) HOURS IN ADVANCE OF A SCHEDULED APPOINTMENT. Twenty-four hours in advance is defined as time and date on the business day prior to the scheduled appointment. Canceling on a weekend day or holiday is not considered twenty-four hour notice. Clients who miss their scheduled appointment or do not cancel twenty-four (24) hours prior to the appointment will be charged \$25 for their appointment. Insurance companies do not pay for missed appointments; therefore this \$25 fee will be your responsibility, except where prohibited by state and federal regulations (i.e. clients with Medicaid). If you cancel or reschedule more than twenty-four (24) hours in advance, you will not be charged a fee for that appointment. This policy is strictly enforced. Follow up appointments will not be scheduled until the fee for Late Cancellation or No Show is paid in full.

Appointment Cancellation due to COVID-19 Exposure: If you cancel your appointment late due to exposure to COVID-19, you will not be charged a fee. You must provide proof of obtaining a COVID-19 test. This does not apply to No Shows.

By signing below, I acknowledge that I have read and understood the above fee structure for Cornerstone of Hope.

Client Signature (If 14 years or older)

Date

Client Name (Please print)

Parent/Guardian Signature (If applicable)

Date

Parent/Guardian Name (Please print)

Spouse's Signature (If applicable)

Date

Spouse's Name (Please print)