



## Insurance Clause

In order for us to set realistic treatment goals and priorities, it is important to evaluate what resources you have available to pay for treatment. If you have a health insurance policy, it may provide coverage for mental health treatment. With your permission, Kairos Counseling will assist claims and ascertaining information about your coverage. **Ultimately, the Client or Client's representative is responsible for knowing coverage and informing Kairos Counseling if/when coverage changes.**

Insurance benefits have increasingly become more complex. It is sometimes difficult to determine exactly how much mental health coverage is available. Insurance companies may require prior authorization, without which they may refuse to provide reimbursement for mental health services. At times, they may also limit the number of sessions authorized. Some managed-care plans will not allow continued services once benefits end. If prior authorization is required, the Client may be responsible for full payment of the fee. Many policies leave a percentage of the fee (which is called co-insurance) or a flat dollar amount (referred to as a co-payment) to be covered by the patient. **Either amount is to be paid at time of service.** In addition, some insurance companies also have a deductible, which is an out-of-pocket amount, that must be paid by the Client before the insurance companies are willing to begin paying any amount for services. **It is the Client responsibility to contact their insurance provider regarding specifics to their plan.**

You should also be aware that most insurance companies require a clinical diagnosis. (Diagnoses are technical terms that describe the nature of treatment and whether it will be short term or long term) Sometimes additional clinical information such as treatment plans or summaries, or copies of the entire record (in rare cases) are required. This information will become part of the insurance company. Kairos Counseling has no control over what they do with it once it is in their hands. By signing this Agreement, you agree that Kairos Counseling can provide requested information if insurance is used.

If Kairos Counseling is not a participating provider for your insurance plan, Kairos Counseling can provide a receipt of payment for services upon request, which the Client can submit to their insurance company for reimbursement. Please note that not all insurance companies reimburse for out-of-network providers. Kairos Counseling encourages individuals to contact their providers for specifics regarding their plan.

Kairos Counseling will bill a secondary insurance only when Kairos is a participating provider with the secondary insurance. In cases where claims are returned and/or are unpaid, Kairos Counseling will provide a bill to the responsible party so they may submit it for reimbursement. Ultimately, the Client is responsible for any fees not covered by their primary/secondary insurance.

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Signature of Client or Personal Representative

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Date