

## Payment & Billing Policy

### Policy Statement:

Clients are responsible for the payment of therapy services provided by Intersection Therapy. Payment is due at the time of each session unless alternative arrangements have been made in advance. The following policy outlines the payment & billing processes at Intersection Therapy.

### Fees:

The most up-to-date fees for our services can be found on our website at [www.intersectiontherapy.ca](http://www.intersectiontherapy.ca).

### Payment can be made using the following methods:

- Credit Card (Visa, MasterCard, or other major credit cards)
- Electronic Funds Transfer (e.g., e-transfer)

### Insurance and Third-Party Billing:

Clients are responsible for verifying their insurance coverage and understanding their benefits. Intersection Therapy does not provide direct billing to insurance, unless otherwise specified by your therapist.

### Payment Receipts:

After each attended session, clients will receive receipts for payment that include the therapist's name, credentials, and other necessary information for insurance or reimbursement purposes.

### Invoicing and Statements:

Clients who require regular invoices or statements for insurance reimbursement or other purposes should inform the therapist, and arrangements will be made accordingly.

### Cancellation and Missed Appointments:

Please refer to our Cancellation policy.



## Outstanding Balances:

Clients with outstanding balances for therapy services may be required to settle their accounts before scheduling future appointments. Clients with outstanding balances for therapy services are encouraged to promptly settle their accounts. Outstanding balances may arise for various reasons, including but not limited to missed appointment fees, insurance-related delays, or unpaid deductibles.

- Settlement of Outstanding Balances: Clients are expected to settle outstanding balances within 10 business days of receiving notification or an invoice for the outstanding amount.
- Scheduling Future Appointments: Clients with unpaid outstanding balances may be required to settle their accounts before scheduling future therapy sessions. If clients are experiencing financial hardship, they are encouraged to discuss such circumstances with the therapist.
- Communication Regarding Outstanding Balances: Clients will receive notifications or reminders regarding outstanding balances. These notifications will include details of the outstanding amount and instructions for payment.
- Late Payment Fee: A late payment fee of \$50.00 may be applied to balances that are not settled within the specified timeframe. Clients will be informed of the late payment fee policy in advance.
- Arrangements for Payment: Clients facing difficulties in settling their outstanding balances within the specified timeframe are encouraged to contact the therapist to discuss possible payment arrangements or financial hardship considerations.
- Collection Efforts: In cases where outstanding balances remain unpaid for an extended period, the therapist may decide to terminate therapy with the client.
- Confidentiality of Financial Information: All financial information provided by clients for payment and billing purposes will be treated with the utmost confidentiality and stored securely.
- Non-Discrimination Policy: Our practice does not discriminate on the basis of financial status in the provision of services or in any other aspect of our operations. Clients experiencing financial difficulties are encouraged to discuss their concerns with the therapist.

## Fee Adjustments:

Fee adjustments may be considered on a case-by-case basis, depending on financial need and circumstances. Clients are encouraged to discuss their financial concerns with the therapist.

At Intersection Therapy, we understand that clients may face financial challenges or unexpected circumstances that can impact their ability to pay for therapy services. We are committed to ensuring that therapy remains accessible to those in need, and we offer the following considerations regarding fee adjustments:



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- **Financial Need:** If you are experiencing financial hardship and find it difficult to afford the standard therapy fees, please do not hesitate to discuss your situation with your therapist. We will work collaboratively to explore options that accommodate your financial circumstances.
- **Case-by-Case Assessment:** Fee adjustments are evaluated on a case-by-case basis. Your therapist will take into account factors such as income level, family size, and financial obligations when assessing eligibility for fee adjustments. This decision is also based on factors not related to you such as the number of sliding scale clients they are currently seeing.
- **Open and Honest Communication:** We encourage clients to engage in open and honest communication regarding their financial concerns. Such discussions allow us to better understand your situation and tailor a fee adjustment plan that suits your needs.
- **Confidentiality:** All discussions related to fee adjustments will be treated with the same confidentiality and respect as therapy sessions themselves. Your financial information will remain private and secure.
- **Temporary or Ongoing Adjustments:** Fee adjustments can be temporary or ongoing, depending on the client's circumstances. Temporary adjustments may be suitable for clients facing short-term financial challenges, while ongoing adjustments may be considered for those with more sustained financial difficulties. Any adjustment to standard fees must be discussed and agreed upon by the client and therapist.
- **Reassessment:** Your therapist will provide a clear timeline for periodic reassessment which allows for adjustments that align with your changing circumstances.
- **Documentation:** Any agreed-upon fee adjustments will be documented in writing to ensure clarity and transparency. This documentation will outline the adjusted fee amount, duration, and any other relevant terms.
- **Payment Agreements:** In cases of fee adjustments, your therapist will work with you to establish a payment plan that outlines the adjusted fee schedule and payment terms.
- **Non-Discrimination:** Our practice is committed to providing fee adjustments without discrimination based on race, color, national origin, religion, gender, sexual orientation, age, or disability.
- **Proactive Communication:** We encourage clients to proactively initiate conversations about fee adjustments when they feel the need arises. Your comfort in discussing financial matters is important to us.

### **Changes to Fees and Policy:**

Intersection Therapy reserves the right to adjust therapy fees and billing policies. Clients will be notified in advance of any fee changes. We strive to maintain transparency and clarity in our fee structure and billing policies. We understand that changes may occur over time due to various factors, including cost of living adjustments. Therefore, we want to provide you with a clear understanding of how changes to fees and policies will be communicated and implemented:

- **Notification:** In the event of any changes to therapy fees or billing policies, clients will be notified in advance (no less than 6 weeks). We will make reasonable efforts to provide notice with a lead time that allows clients to adjust to the changes.
- **Communication Channels:** We will communicate fee changes and policy updates through the following channels:
  - *Written Notice:* Clients may receive written notice via email, postal mail, or secure messaging.
  - *Verbal Notification:* Clients may also be verbally informed of changes during therapy sessions.
  - *Website:* Any updates to fees and policies will be prominently displayed on our practice's website.
- **Effective Date:** Changes to fees and policies will specify an effective date when they come into effect. Clients will be informed of this date to ensure clarity about when the changes will apply.
- **Client Input:** We value your feedback and input regarding changes to fees and policies. If you have concerns or suggestions, please feel free to discuss them with your therapist. Your input will be considered in any future policy revisions.

## **Confidentiality of Financial Information:**

All financial information provided by clients for payment purposes will be treated with the utmost confidentiality and stored securely.

## **Non-Discrimination Policy:**

Our practice does not discriminate on the basis of race, color, national origin, religion, gender, sexual orientation, age, or disability in the provision of services or in any other aspect of our operations. See our Anti-Discrimination Policy for more information.

## **Client Education:**

Clients are encouraged to engage in open dialogue and proactive communication with their therapists regarding this policy to ensure that their unique needs, preferences, and concerns are addressed in therapy.



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## **Updates and Amendments:**

Clients will be informed of any updates or amendments to this policy, including how changes will be communicated and the effective date of any policy revisions.

## **Policy Review:**

This policy may be subject to periodic review and updates to ensure its effectiveness and alignment with our commitment to providing quality online therapy services.

**Last Updated:** August 2023