**Brave Enough Counseling Services**

**Client Financial and Payment Policy**

**Purpose:** To ensure clarity and transparency regarding financial responsibilities, payment expectations, and billing procedures for all clients receiving services at Brave Enough, LLC.

**Policy Statement:** All clients are responsible for payment of services rendered, including any fees not covered by insurance. This policy outlines the clinic’s procedures regarding payment collection, insurance billing, and financial agreements.

**Payment Responsibility:**

1. **Insurance Billing:**
   * The clinic will submit claims to the client’s insurance provider.
   * Clients are responsible for understanding their insurance benefits, including deductibles, copayments, and coinsurance.
   * If a claim is denied or unpaid by the insurer, the client is responsible for the full balance.
2. **Self-Pay Clients:**
   * Clients without insurance or those choosing not to use insurance must pay the full session fee at the time of service.
   * A sliding scale fee may be available for eligible clients based on financial need.
3. **Copays and Deductibles:**
   * Copayments are due at the time of service.
   * If a deductible has not been met, the client is responsible for any portion of the session fee not covered by insurance.
4. **Accepted Payment Methods:**
   * Payments may be made by [cash, credit/debit card, check, or through the client portal].
5. **Outstanding Balances:**
   * If a client has an outstanding balance exceeding $350 services may be placed on hold until payment arrangements are made.
   * Balances over 60 days past due may be sent to collections unless a payment plan is established.
6. **Payment Plans:**
   * Clients experiencing financial hardship may request a payment plan, subject to clinic approval.
   * Failure to adhere to an agreed-upon payment plan may result in service suspension.
7. **Refund Policy:**
   * Payments for services rendered are non-refundable.
8. **Fee schedule can be provided upon request or is accessible via website.**