

HOW CAN I AFFORD COUNSELING?

by Robin Rosario, M.A., L.P.C

Rosario Counseling & Associates is dedicated to providing the best possible care to those seeking counsel in our office. We seek to spend all of our time and energy working with clients rather than spending valuable time and resources dealing with insurance companies. For this reason, Rosario Counseling & Associates is an out of network provider. Our policy is to collect payment at the time services are rendered. As a complimentary courtesy we file insurance claims for any services that have been provided.

Our services are covered as an out-of-network provider by a large number of insurance companies. Once the insurance company has processed the submitted claim they will mail reimbursement directly to the insured. Many people are often surprised to learn that Out of Network and In Network benefits are often very close.

Counseling can be affordable with the assistance of your insurance benefits. In proven financial hardship you can request a scholarship from Rosario Counseling & Associates. Scholarships are based upon annual family income. We also partners with local churches who often are willing to off set part of the clients share of the counseling expense upon request.

Verify Your Coverage:

(Call the number on the back of your insurance card)

- Is mental health counseling covered?
- Percentage covered for out-of-network providers?
- Is there an out-of-network deductible and what is the amount?
- Number of visits per coverage year?
- Effective date of policy
- Dates of coverage (i.e. July to July)

Have on Hand When You Call:

- Policy number
- Birth date of client the inquiry is regarding

Out of Network Scenario: based on a \$90 office fee

Coverage 80%	Client Cost
\$72	\$18
Coverage 70%	Client Cost
\$63	\$27
Coverage 60%	Client Cost
\$54	\$36
Coverage 50%	Client Cost
\$45	\$45

So, how can you afford Counseling?

- Utilize out of network benefits
- Our office offers scholarships for proven financial hardship
- Seek cost assistance from your church

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