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HOW TO DETERMINE YOUR FEES PER SESSION

Most insurance companies have a deductible that must be paid prior to their contributions to session fees. The **deductible** amount varies across insurance companies, so check with your insurance to find out your deductible. If you have seen a prior therapist this year, you may have paid some or all of your deductible already. Some clients pay for their sessions in full until their deductible is met. Others prefer to spread out their deductible across a number of sessions. Of course, this assumes/depends upon the clients attending at least the number of sessions that they want their deductible spread across. Examples of how much of their deductible per session clients pay when they spread out their deductibles are below:

\$250 Deductible: $\$250/12 = \20.83 per session, OR $\$250/6 = \41.67 per session
\$500 Deductible: $\$500/12 = \41.67 per session, OR $\$500/6 = \83.34 per session

Insurance companies also hold clients responsible for a portion of their fees IN ADDITION TO their deductibles, called **copays or coinsurance**. This portion is typically expressed in the form of percentages.

Many insurance companies have their own list of providers, but clients also can choose a therapist that is not on the insurance company's list of providers. This is called an **OUT OF NETWORK** provider, and Dr. Kelly is considered as an OUT OF NETWORK provider.

Example of the concept of insurance/client split of session fees: If your insurance pays 70% of the cost, your payment would look like this: You pay a \$30 copayment (35%) while your insurance pays \$70 (70%) of a \$100 session fee.

Actual Fee Examples for \$150 sessions:

With a \$250 deductible split across 12 sessions, I pay \$20.83 deductible/session. With the insurance and client split of 70/30 of the cost per session, I pay \$45.00. Thus, I pay \$45.00 (copay) + \$20.83 (deductible) = \$65.83/session for 12 sessions. After that, I pay \$45/session.

With a \$250 deductible split across 6 sessions, I pay \$41.67 deductible/session. With the insurance and client split of 70/30 of the cost per session, I pay \$45.00. Thus, I pay \$45.00 + \$41.67 = \$86.67 for 6 sessions, and then I pay \$45/session.

With a \$500 deductible split across 12 sessions, I pay \$41.67 deductible/session. With the insurance and client split of 70/30 of the cost per session, I pay \$45.00. Thus, I pay \$45.00 + \$41.67 = \$86.67 for 12 sessions, and then I pay \$45/session.

With a \$500 deductible split across 6 sessions, I pay \$83.34 deductible/session. With the insurance and client split of 70/30 of the cost per session, I pay \$45.00. Thus, I pay \$45.00 + \$83.34 = \$128.34 for 6 sessions, and then I pay \$45/session.

Now, use your own deductible and insurance/client split to determine YOUR exact fee!

With a \$ _____ deductible split across _____ sessions, I will pay \$ _____ deductible/session

With a _____ / _____ insurance/client split, I will pay \$ _____ (copay/coinsurance).

Thus, I will pay \$ _____ deductible + \$ _____ copay = total of \$ _____ for _____ sessions