

Will Davidson, LMHC Counseling Services

68 Pleasant St, Ludlow, MA 01056

508-963-0805

Policies

Insurance

It is your responsibility to know the limits of your insurance benefits found in the "Outpatient Behavioral Health" provisions of your policy.

Depending on your insurance plan, your session may be subject to a copay, deductible or coinsurance. A copay is a set amount that you pay per session and can range from \$5 - \$35. A deductible requires you to pay the full amount of the session until a yearly maximum is reached. Typical deductibles are \$1,000 to \$3000 and typical session costs are \$75 to \$125. Coinsurance is a percentage of the maximum session rate that is sometimes applied after a deductible has been satisfied.

It is a good idea to contact your insurance company to determine if copays, deductibles or coinsurance applies. I won't know for sure what your out-of-pocket cost is until your insurance company pays me the first time. This can take 2-6 weeks.

Payment of copays, deductibles and coinsurance are expected at the time of service. I accept debit/credit cards or HSA/FSA cards.

Self-pay

You have the option to pay me directly if you do not have insurance or do not want to use your insurance. My current rates for self-pay are \$100 per session for Individual therapy and \$125 per session for couples therapy. Payment is expected at the time of service. I accept credit/debit cards.

Appointments and Cancellations

Intake appointments are 52- 68 minutes in length. Regular therapy sessions are 38-52 minutes in length (as set by insurers). If you are more than 8 minutes late for an intake session or 20 minutes late for a regular session, I will not be able to see you.

Since an appointment time is specifically set aside for you, I must ask that you provide 24 hours notice if you will not be able to keep your appointment. If you do not attend your appointment and have not provided 24 hour notice, I reserve the right to charge a \$30.00 cancellation fee. Frequent no-shows and/or cancellations may result in being dropped as a client.

Contacting me

You can contact me by email, text or phone. You can reach me anytime between 9am to 9pm for normal business and for emergencies 24/7. If I will be unavailable for an extended period of time, I will provide the contact information on my voice mail greeting for another licensed clinician who will be covering emergencies while I am away. **In the event of an imminent, life threatening emergency, please call 911.**

I have read, received and understood the above policies

Client or Legal Guardian _____ **Date** _____