Koen Counseling & Wellness Center, LLC

Rates and Sliding Scale, 2022

# Standard Rate for those who will submit for out of network reimbursement from their insurance company: $115/hour

* *Before we meet, please contact your insurance company to determine your out of network benefits. You will want to know if out of network mental health benefits are covered, if you have an out of network deductible, how close you are to meeting it, and the process for submitting superbills. You will pay me directly at the end of each session. We will provide you with a superbill, and you will need to submit it to your insurance company for reimbursement.*

# Sliding Scale and other considerations for self-pay clients (anyone not submitting for insurance reimbursement):

Rates based on income from most recent tax return. We **do not** require proof of income.

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| --- | --- | --- |
| **1-3 Family Members** | **4+ Family Members** | **Per 60-minute Session** |
| 0-$35,000 | 0-$45,000 | $40-95 |
| $35,000-$60,000 | $45,000-$70,000 | $40-95 |
| $60,000-$85,000 | $70,000-$95,000 | $40-95 |
| $85,000-$110,000 | $95,000-$120,000 | $40-95 |
| $110,000+ | $120,000+ | $40-95 |

Please determine where you fit on your own and let us know what you are able to pay along the process. Please let us know if your financial situation changes dramatically throughout our work together, and we'll re-establish a pricing. We understand that income alone does not provide a whole financial picture, and that financial reality is always complex. If the above grid does not appropriately depict your situation, the examples below may be useful.

**If you're on a tight budget, consider paying less on the scale if you:**

* Are you a parent or do you have additional dependents?
* Have a huge amount of debt
* Have continuous medical expenditures that your insurance doesn't cover?
* Obtain government assistance

**Consider paying more on the scale if you:**

* + Own your own home
  + Have investments, retirement accounts, or inherited money
  + Travel recreationally
  + Have access to family money and resources
  + Work part time by choice or could do so if you wanted to

## Why a sliding scale?

* Our country is rife with unfairness, and the income divide is widening all the time. A sliding scale is one way of recognizing that we did not all enter the world with the same resources and possibilities. It also understands that our culture places a higher financial value on some occupations than others, frequently in ways that may not reflect their genuine worth.
* By asking people who can pay more to do so, we can offer therapy to people with fewer resources while sustaining our own livelihood.

## Why not insurance?

* Insurance companies require a diagnosis and a treatment plan. Insurance companies can use this data to determine the number and length of sessions, as well as the forms of 'therapy' that are approved. These mandates are more concerned with financial expediency than with providing real support. Working outside of the insurance model allows us to be more flexible and sensitive to your specific needs and what will genuinely help you.
* The insurance concept is founded on the idea that customers are "mentally ill" and require a diagnosis before receiving therapy. We feel that being human is difficult, and that we live in a society that makes it even more difficult. It's understandable that we'd all benefit from a little extra help.

## Why is counseling so expensive, even at the lowest end of the sliding scale?

* Due to being a small business, our session rates need to cover our training, health insurance, vacation/sick time, rent, licensing, supervision, continuing education, and lots more. Our rates are set to support our livelihood and care for myself so that we can be as effective in our work as possible.