



PAYMENT POLICY

Psychological services are NOT covered under the Ontario Health Insurance Plan (OHIP). However, there are a number of private carriers who provide partial or complete coverage for Psychological services. It is the responsibility of each client to become informed about the extent and limitations of their insurance coverage. The plans that are offered by different carriers vary according to the carrier and the particular agreement between the carrier and the party that has the insurance. We, at Turning Corners Psychological Services, are NOT responsible for your insurance claims or reimbursements, and ask that you direct any insurance inquiries to your insurance company or claims office.

Payment for services must be made immediately following each session. Payment for services at Turning Corners is either by cash, check or money order. No post-dated checks are accepted. Services are rendered on a 50 minute direct service hour (10 minutes allotted for paperwork). The receipt you will receive can be used to obtain reimbursement directly from your insurance company. If there are any questions regarding payment of fees feel free to ask for clarification. We encourage frank and open discussion of any matters concerning payment for services.

Charges are assessed for: Direct consultation with the therapist; telephone consultations in excess of ten minutes; consultations with schools, agencies, and other professionals; administration, scoring and interpretation of tests; report writing; photocopying; and completion of insurance forms. Additional charges may apply for services not listed here, however, clients will be informed of any additional charges prior to the delivery of the service, whenever possible.

Tax deductions. Fees for Psychological services do qualify as a medical expense and therefore, are tax deductible.

Cancelled Appointments. If you wish to cancel an appointment, please advise our office **at least 48 hours** in advance of the original appointment time. Monday and Tuesday appointments must be cancelled by 5 PM the previous Friday. If you must cancel an appointment after office hours, please leave a detailed message. The full session fee will be charged for appointments not cancelled 48 hours prior to the meeting time.

Late for appointments. It is the responsibility of clients to arrive on time for their appointments. Therefore, it is important to give yourself enough time to arrive. Late start times tend to modify the focus of a session and often result in clients feeling rushed to express potentially difficult information. Late arrival sessions will still end at the previously specified time, and clients will be charged for the full session.

Sessions that run over. Given the nature of mental health services, there may be times when sessions run over the allotted time. Should clients remain in session past the specified time, or should the client or family require more time (i.e., times of crisis, when the therapist determines there to be safety concerns regarding the client or family, at the clients request, etc.), charges will be assessed for this additional time.

Returned checks. A \$ 30.00 administration fee will be applied to your account for any checks that are returned by the bank. Should this occur you will be asked to pay by cash, money order or certified check.

Late payment. Late payment fees can be applied should clients arrive at sessions without their full payment, for not ensuring payment is received on time for missed appointments or appointments cancelled without appropriate notice, or in cases where payment is late as a result of a returned check. A grace period of 14 days can be offered after which a \$40 late payment fee will be added to the account. Additional charges will be applied should payment still not be received after 21 days.

Refusal to pay. While the provision of mental health services is a sensitive matter, refusal to pay monies owed to the practice can result in our use of additional resources for collection of fees owed. This can included but is not limited to the use of the legal system and collection agencies.