# Billing policy update 2024

$100 Point of Service Collection Fee

Beginning January 1, 2024, In Luck Counseling, LLC will ask its clients with insurance policies featuring annual deductibles to pay $100 on the day of their office visit. This $100 goes toward paying down the out-of-pocket costs associated with the visit and contributes to paying down the deductible. Once a client can show us that they have met their deductible for the year, we no longer collect the $100.

We have decided to implement the $100 POS collection fee for several reasons:

* 1. **Patient Budgeting:**The POS collection helps clients budget their medical spending based on services needed, and it also spreads payments out when they are still coming entirely out-of-pocket. Instead of receiving a bill for services all at once, a patient can pay $100 upfront and then the remainder when it is billed.
	2. **Office Budgeting:** Knowing that we can count on a steady revenue flow helps us operate our office more smoothly and efficiently. Although we still work closely with clients and their insurance policies, the POS collection ensures at least a partial payment for services even when the insurance company is not yet liable.
	3. **Insurance Company Compliance:**The agreements clients enter with their insurance companies are legally binding contracts. By collecting a client’s financial obligation, we are merely doing our part to enforce the previously agreed-upon contractual terms.

We understand that rising medical costs can make health care seem unaffordable for some people. In Luck Counseling, LLC is committed to helping our clients ease this burden in whatever way we can. With our $100 POS collection, we can save money on billing services – keeping the prices for our services down for our clients. We want everyone to receive the highest-quality care available, and we will help you with insurance claims whenever we can. If you have any questions regarding your personal insurance coverage, feel free to contact us at any time.

By signing below, you indicate that you acknowledge the new billing policy as outlined above. Please note, your treatment will NOT be interrupted if you choose not to pay the POS fee after each appointment; however, you are still responsible for paying the costs of your treatment once you receive an invoice from us. We reserve the right to discontinue treatment for non-payment of services over 60 days unless prior arrangements have been made with the office administrator (e.g., a client in crisis or on a payment plan is exempt).