



# Financial Agreement

This document contains important information about business policies regarding payment for services. Please read this required document in its entirety as you will be asked to sign it accordingly. When you sign this document, it will represent an agreement between you and Eternal Renewal Counseling, LLC. You may revoke this agreement in writing at any time. That revocation will be binding on the office unless you and Eternal Renewal Counseling, LLC have taken action in reliance on it or if you have not satisfied any financial obligations you have incurred.

**No Surprises Act.** Effective January 1, 2022, Congress passed the Public Health Service Act. Part of this act includes the new “No Surprises Act”, which aims to reduce the likelihood that patients may receive a “surprise” medical bill. The Act currently focuses on patients who choose NOT to use their health insurance (i.e. “self-pay”) or for patients who are NOT enrolled in a health plan for their mental health needs. It, thus, requires providers to inform patients of an expected charge for a service before the service is provided. To comply with this new law, prior to your initial appointment, you will be provided with our fees for the initial evaluation and for subsequent sessions. Each session will last approximately 30 to 53 minutes.

**Complaints.** Please note that every patient has the right to initiate a patient-provider dispute resolution process if the actual billed charges substantially exceed the expected charges included in this financial agreement. You may call our Billing Department to let them know that the billed charges are higher than the financial agreement. You can ask them to update the bill to match the financial agreement, ask them to negotiate the bill, or ask if there can be a payment plan initiated. You may also start a dispute resolution process with the U.S. Department of Health and Human Services (HHS). If you choose to start this process, you must start it within 120 calendar days (about 4 months) of the date on the original bill. There is a \$25 fee to use the dispute process. If the agency reviewing your dispute agrees with you, you will have to pay the price on the financial agreement you were given. If the agency disagrees with you and agrees with the health care provider, you will have to pay the higher amount. To learn more and get a form to start the process, please go to [www.cms.gov/nosurprises](http://www.cms.gov/nosurprises) or call 800-985-3059.

**Appointments and Fees.** You will be expected to pay for each session at the time it is held unless we agree otherwise. Payment to Eternal Renewal Counseling, LLC may be made by either cash (in person session only), credit card, or check paid to the order of "Eternal Renewal Counseling, LLC". Please note there is a merchant fee (Percentage from POS) that is added to the amount owed if processed via card being swiped in the office or a merchant fee (Percentage of POS) if the office needs to process your transaction without your card.

Payment schedules for additional professional services will be agreed to when they are requested. These services may include attendance at meetings with other professionals you have authorized (i.e. school personnel), preparation of letters, preparation of records to be released, or phone conversations that are longer than 15 minutes.

If your therapist is required by court order to participate in any legal proceedings, you will be responsible for paying all professional time, including preparation and transportation costs, even if your therapist is called to testify by another party. Due to the difficulty of legal involvement, the fee is \$500.00 per hour for preparation and attendance at any legal proceeding. (depending on professional counsel fee).



**Cancellation Policy.** Cancellations or changes of an appointment must be made at least 24 hours in advance. If you need to cancel your appointment, please call (610)570-7999 or email your practitioner.

**Out of Network.** Payment of fees is expected at the time of each appointment. Eternal Renewal Counseling, LLC requests that all payments be made in full before your session begins. You will be provided with a statement of services rendered. You will be responsible for submitting your own out-of-network insurance claims should you choose to do so. Please note that although many individuals will be able to obtain out-of-network reimbursement, we cannot guarantee any claim payment. Please contact your insurance company with any questions regarding out-of-network benefits and claims.

**Electronic Transfer of PHI for Certain Credit Card Transactions.** Point of sale is utilized as the company that processes your credit card information. This company may send the credit cardholder a text or an email receipt indicating that you used that credit card for services, the date you used it, and the amount that was charged. This notification is usually set up two different ways - either upon your request at the time the card is run or automatically. Please know that it is your responsibility to know if you or the credit cardholder has the automatic receipt notification set up in order to maintain your confidentiality if you do not want a receipt sent via text or email. Additionally, please be aware that the transaction will also appear on your credit card bill. The name on the charge will appear as Eternal Renewal Counseling, LLC.

**Authorization and Consent to Financial Agreement.** By signing this Financial Agreement as the patient and/or individual who is responsible for finances of said patient, you acknowledge that you have read, understand, and agree to the terms and conditions contained in this form, and that you have been given appropriate opportunity to address any questions or request clarification for anything that is unclear.

### **Integrative Therapy Subscription Disclaimer**

Eternal Renewal Counseling (ERC) offers integrative, trauma-informed services designed to support the mind, body, and nervous system together. Subscription or membership services are intended to provide structured, predictable access to bundled therapeutic and wellness supports, while allowing flexibility beyond traditional insurance-based models.

Participation in any subscription or membership is voluntary and not required in order to receive psychotherapy services. Clients may choose standard fee-for-service therapy instead of, or in addition to, a subscription, when clinically appropriate and available.

Subscriptions provide access-based and bundled services and do not guarantee a specific number of psychotherapy sessions. Services included within each subscription tier are clearly defined prior to enrollment. Fees are charged on a recurring basis regardless of utilization. Unused sessions, access, or services do not roll over, accrue, or convert into future services, and no refunds are provided for non-use except where required by law.

Subscription tiers are designed to support varying levels of clinical need, including stabilization, mind-body integration, and trauma-focused care. Clients may step up or step down between subscription levels as clinical needs change, subject to clinical appropriateness, availability, and mutual agreement.



This model is intended for clinically appropriate, non-crisis care, such as ongoing therapy, integrative or body-based interventions, psychoeducation, structured check-ins, wellness resources, and coordinated treatment planning. Subscription services are not a substitute for emergency or crisis mental health care.

ERC does not provide 24/7 or on-demand crisis services. Electronic communication and check-in support are limited and not continuously monitored. In the event of an emergency, clients are responsible for contacting 911, local emergency services, a crisis hotline, or presenting to the nearest emergency department.

All services are delivered in accordance with professional counseling standards and the ACA Code of Ethics, including transparency in fees, informed consent, and avoidance of coercion or undue influence. Participation in a subscription is reviewed periodically for clinical appropriateness, and services may be modified or discontinued if this model no longer aligns with the client's therapeutic needs or best interests.

Subscription services are self-pay and are not billed to insurance. No diagnosis is required solely for participation in a subscription model.

Clients may cancel their subscription in accordance with the stated cancellation policy. Discontinuation of a subscription will not negatively affect access to non-subscription psychotherapy services, when clinically appropriate and available.

By enrolling, clients acknowledge that they understand the nature, scope, limits, and alternatives to integrative therapy subscriptions, including the financial terms and voluntary nature of participation, and that they have had the opportunity to ask questions prior to enrollment.