

Dear Clients:

In light of the changing and difficult economic times, flexibility in paying bills is important for many families. Insurance plans are changing. Commonly, they are requiring higher deductibles and office visit charges. Many employers are going to catastrophic medical insurance plan with associated health savings accounts or HSAs. These plans often include a debit card linked to the employee's HSA or a flexible spending account or FSA.

To make it convenient for you to use these benefits, I accept all major credit and debit cards including HSA and FSA cards. Be aware that some FSA and HSA cards have special restrictions. They might not work to use for psychological services. Please make sure that you check on the requirements of these types of benefit cards before you assume they can be used to pay for my services.

When, you complete the intake paperwork to become a new client, you will be asked to provide a credit or debit card as a form of payment. These cards are encrypted using bank level encryption for security. The card allows convenient payment of co-pays and other out of pocket cost. When authorized, your portion of the services will be automatically billed to the card on file after each meeting.. However, the cards do not have to be used. You have the option of paying by cash or check if you prefer. Direct payment services such as Zelle and Venmo cannot be used since their platforms are not HIPAA-complaint.

I will make sure to discuss the fees for my services for as part of the intake process. I encourage all clients to double check their benefits and be aware of the out of pocket costs with the plan. If I am a provider with your insurance carrier, you will receive a discounted fee for each session. The amount of the discount and your portion of the cost vary by plan. Please do confirm your benefits, even if you know that I am a provider for your insurance.

I am pleased to work with all of you in these difficult times to make paying for my services more convenient and affordable. Let me know if you have any questions or concerns.

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