



Growth Wellness Services  
54 main Street, Suite 201  
Tarrytown, NY 10591  
914-595-6682

Dear Clients,

We would like to remind you of our Fees and Payment Policy.

- **Before starting therapy, you should confirm with your insurance company if:**
  - Your provider is in-network or out-of-network. When your provider is in-network, they have a contract with your insurance company. Your plan may cover all or part of the cost of therapy. You are responsible for any part not covered by insurance, such as deductibles, copays, or coinsurance. When your provider is out-of-network, they do not have a contract with your insurance company. This means that you are responsible for the full amount at the time of your session and can file for reimbursement from your insurance company.
  - Your benefits cover the **type of therapy** you will receive. Some insurance providers specify which type of therapy it will cover including in-person, telehealth, groups, individual, family, etc.
  - You may be responsible for a portion of the payment. Sometimes there is no co-pay, but there will be a deductible prior to using your benefits. Additionally, insurance providers offer a co-insurance which covers a percentage of the service. It is best to call your insurance and make sure you are aware of the details of your coverage. You can find your insurance provider's phone number on the back of your insurance card.
- **The practice requires that you keep a valid credit or debit card on file.** This card will be charged for the amount due at the time of service and for any fees you may accrue unless other arrangements have been made with the practice ahead of time. It is your responsibility to keep this information up to date, including providing new information if the card changes or the account has insufficient funds to cover these charges.
- **No-Show and Late Cancellation fees are **the responsibility of the client** and cannot be billed to the insurance.** Insurance providers only cover a service that has been completed. If the client does not cancel 24 hours prior to the scheduled appointment, or is considered a “no show,” a **\$75 fee** will be charged to the credit card on file.
- **Full payment is due at the time of your session.** This includes co-pays, remaining balance following co-insurance, deductibles, or the full out of pocket expense.

If you have any questions or concerns, please feel free to reach out to us and we will be happy to clarify for you.

Thank You,

Management  
Growth Wellness Services  
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