

**University of Rochester Psychological Service Center (URPSC)**  
**FINANCIAL AGREEMENT, PAYMENT POLICIES, AND GOOD FAITH ESTIMATE**

Welcome to URPSC. Our goal is to provide high-quality and affordable mental health care in a supportive setting. This form explains our fees and payment rules. Please read it carefully. By signing, you agree that you understand and accept these rules.

**Insurance**

URPSC does not take insurance. Our graduate student therapists are not part of any insurance network. This means we do not bill insurance companies, and clients are responsible for paying for sessions directly. Other Options for Services

**Other Options**

You can get similar mental health services from other clinics or providers that do bill insurance (like Medicaid or Medicare). Those services may pay some or all of the cost. Since URPSC does not take insurance, you must pay all charges at the time of your visit.

**Payment**

All clients must pay according to our clinic rules. Payment information must be on file so charges can be processed automatically after each session. URPSC only accepts credit cards. If you do not have a card on file, you must pay at the end of each session using the clinic's tap payment device.

**Fees**

Intake appointments and regular therapy sessions are billed using a sliding scale based on your yearly family income. Most sessions are 50 minutes. Sessions longer than 50 minutes are billed in 15-minute blocks. Payment is expected at the end of each session. Clients who miss payment for 3 out of 5 sessions must meet with the Clinic Director before continuing therapy.

**Sliding Scale for Therapy Fees**

To make therapy affordable, URPSC uses a sliding scale based on yearly family income. We check your eligibility ahead of your first session by having you select your appropriate sliding scale bracket. Eligibility is checked again each year. Clients who do not provide proof pay the highest fee.

<u>Annual Family Income</u>	<u>Fee per Session</u>
\$100,000 and above	\$60
\$70,000–\$99,999	\$40
\$40,000–\$69,999	\$20
Under \$40,000	\$5

Note: Intake appointments are billed the same as 50-minute therapy sessions.

Estimated costs for weekly sessions:

Weeks of Service	Total Estimated Charges
1 week of service	Range: \$5 – \$60
6 weeks of service (approx. 1.5 months)	Range: \$30 – \$360
13 weeks of service (approx. 3 months)	Range: \$65 – \$780
26 weeks of service (approx. 6 months)	Range: \$130 – \$1560

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**Financial Hardship**

If you are having financial hardship, you can submit a Temporary Fee Reduction Form. With proof, the Clinic Director may lower your fee by \$10 increments for a limited number of sessions. This helps make therapy affordable while keeping the clinic running.

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**Missed or Late Sessions**

Regular attendance is important. If you miss or cancel a session with less than 24 hours' notice, you will be charged the full session fee. After missing two sessions in a row, therapy will be paused until you speak with your graduate clinician or the Clinic Director. If you are more than 15 minutes late, you will be charged the full fee, and your session may need to be rescheduled.

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**Other Service Fees**

Phone calls to your clinician are not therapy sessions and should be for urgent matters only. Calls over 5 minutes should be scheduled as a therapy session. Clinicians attending meetings (like school meetings or IEPs) are billed in 15-minute blocks at your session rate.

Activities that are not billed (free):

- Talking with outside providers (e.g., schools, psychiatrists, doctors, previous therapists)
- Reviewing past treatment records
- Processing requests for treatment records
- Conducting school observations

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**Good Faith Estimate**

URPSC gives this estimate to help you understand likely costs. Actual costs may vary depending on session length or extra services.

- Intake Session (50 minutes): \$20–\$80
- Regular Therapy Session (50 minutes): \$20–\$80
- Extended Sessions (per 15 minutes after 50 minutes): based on your sliding scale rate
- Other Services (meetings, school observations, etc.): billed in 15-minute blocks unless listed as free

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**Dispute Resolution**

If you are charged much more than the estimate (more than \$400 over your expected rate), you can start a dispute. You are encouraged to talk with your graduate clinician if you have questions.



### **Acknowledgment and Agreement**

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By signing, I agree that I have read and understand URPSC's payment rules. I understand:

- Payment will be collected automatically or at the end of each session.
- Fees are based on a sliding scale from household income.
- I can ask for a temporary fee reduction if I have financial hardship.
- I understand policies for missed or late sessions.
- URPSC does not take insurance; I am responsible for all charges.
- I can seek similar services from other providers who take insurance.
- I have the right to dispute charges that are much higher than the estimate.

I have received a copy of these policies and agree to follow them.

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Client Name (print)

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Client Signature

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Date

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Parent/Guardian Signature (if applicable)

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Date

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Graduate Clinician Signature

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Date