



## Resource Guide

This packet contains information regarding the services and population-base of Prosperity. We are here to help. If you have any questions about the information contained herein please contact us at

Reston: 703-466-5150 x 801

Norfolk: 703-466-5150 x 803

[information@prosperityedwell.com](mailto:information@prosperityedwell.com)

Main Fax (703)649-3599 / Billing Fax (703)649-3529

[www.prosperityedwell.com](http://www.prosperityedwell.com)

## **Program Overview**

Prosperity Eating Disorders and Wellness offers evidence-based, comprehensive and holistic treatment to individuals struggling with eating disorders, depression, anxiety, and self-esteem. Our therapists and nutritionists use an empathetic approach to using evidence-based theories to treat the whole person. Our goal is to help individuals struggling with Eating Disorders and co-occurring illnesses find a full recovery by meeting their psychological, medical, nutritional, spiritual, emotional and relational needs. With locations in Herndon and Norfolk, Prosperity is equipped to serve the needs of adolescents and adults throughout Virginia.

## **Who We Treat:**

Prosperity offers individualized treatment for teens and adults struggling to overcome eating disorders and co-occurring illness including but not limited to:

- Anorexia Nervosa
- Bulimia Nervosa
- Binge Eating Disorder (BED)
- Other Specified Eating Disorder (OSFED)
- Avoidant Restrictive Food Intake Disorder (ARFID)
- Secondary Anxiety Disorders and Mood Disorders
- Trauma and PTSD
- Self-harm

## **Our Approach to Treatment:**

At Prosperity, we believe that recovery is a process, and aim to provide a variety of evidence-based psychological, nutritional, experiential, and wellness approaches. Intensive Outpatient (IOP) group composition is carefully designed by our providers by age and developmental level rather than by diagnosis. Our approaches include:

- Acceptance and Commitment Therapy (ACT)
- Art Therapy
- Cognitive Behavioral Therapy (CBT)
- Dialectical Behavior Therapy (DBT)
- Interpersonal Therapy
- Nutritional Therapy
- Therapeutic Yoga
- Trauma-Informed Care
- Supportive meals

## Our Services

### **Partial Hospitalization Program (PHP)**

PHP programming is held Monday through Friday from 8 am-3 pm

Our programs are separate for adolescents (10-17) and adults (18+)

#### Services in PHP include:

- Group therapy focused on relationships, self-esteem, body image, anxiety, and depression and employ evidence-based modalities of CBT, DBT, ACT, and IFS.
- Meal Support for breakfast, lunch prepared in-house by our chef and two snacks
- Individual sessions with your assigned therapist twice per week
- Individual sessions with your assigned registered dietitian twice per week
- Individual sessions with our psychiatrist once per week
- Family therapy sessions once per week (required for adolescents and optional for adults)
- Family coaching sessions once per week with parents (for adolescents only)
- Family meal support session (at least once during PHP)

#### **Sample Treatment Day at PHP**

PHP	Monday	Tuesday	Wednesday	Thursday	Friday
<b>Vitals 8:00 - 8:30</b>					
<b>Breakfast 8:30 - 9:15</b>					
<b>Group 9:15-10:30</b>	Weekend Check-in and Art in Recovery	Nutrition Group	DBT	Somatic Movement and Mindfulness	Relapse Prevention
<b>Snack 10:45 - 11</b>					
<b>Group 11:00-12:00</b>	Treatment Hour	Treatment Hour	Treatment Hour	Treatment Hour	Treatment Hour
<b>Lunch 12:00 - 1:15</b>					

<b>Group 1:15-2:30</b>	Body Identity	Mental Health 101	Music Therapy	Cooking Group	Family Systems / Multi-Family Group
<b>Snack 2:45 - 3:00</b>					

### **Intensive Outpatient Program (IOP)**

IOP programming is held Mondays, Tuesdays, and Thursdays from 5 pm-8 pm

Our programs are separate for adolescents (10-17) and adults (18+)

#### Services in IOP include:

- Group therapy focused on relationships, self-esteem, body image, anxiety, and depression and employ evidence-based modalities of CBT, DBT, ACT, and IFS.
- Meal Support for dinner 3 nights per week with a catered / provided meal once a week
- Individual sessions with your assigned therapist once per week (outside of programming hours)
- Individual sessions with your assigned registered once twice per week (outside of programming hours)

#### **Sample Treatment Day at IOP**

	<b>Monday</b>	<b>Tuesday</b>	<b>Thursday</b>
5 pm	Body image	Nutrition Group	DBT/Skills
6 pm	BYO Meal Support	BYO Meal Support	Catered / Provided Meal
7 pm	Somatic Movement and Mindfulness	Process Group	Art in Recovery

## **Outpatient**

Prosperity offers individual sessions with a therapist, dietitian, and psychiatrist without group therapy. These services are offered in person or virtually and are in-network with Aetna, Anthem, BCBS, Carefirst, Cigna/Evernorth, Kaiser, Optima, and Tricare/Humana.

## **Registered Dietitian**

### **Maya Keator, RD**

Maya Keator, MS, RD, LD is a Registered Dietitian with a Bachelor's degree in Dietetics and a Master's in Food and Nutrition from the University of Georgia. She completed her dietetic internship at Virginia Commonwealth University Health System, with a concentration in medical nutrition therapy and accepts clients in both Virginia and Maryland.

Maya embraces the philosophy that all foods fit into a balanced lifestyle. By focusing on intuitive and mindful eating practices, she empowers individuals to reconnect with their bodies, fostering a healthier relationship with food and promoting overall well-being. With a strong foundation in the principles of Health at Every Size (HAES) and weight-inclusive care, Maya helps clients challenge harmful beliefs about diet culture and body ideals. Having worked in a variety of care settings—including residential, PHP, IOP, and outpatient settings—Maya is passionate about creating a safe and non-judgmental space for her clients. She believes in the importance of individualized care that respects each person's unique journey toward healing and wellness.

## **Therapy**

### **Paige Townley, Resident in Counseling**

Paige Townley is a Resident in Counseling and a Nationally Certified Counselor under the supervision of Heidi Murphy, LPC-S. Paige began working at Prosperity as a Nutrition Technician in 2021. She is thrilled to return to Prosperity as an Outpatient Therapist, providing individual, group, and family therapy. Paige utilizes a trauma-informed and humanistic approach to therapy, while incorporating aspects of Dialectical Behavior Therapy, Cognitive Behavior Therapy, and Acceptance and Commitment Therapy.

Paige graduated from Marymount University's Clinical Mental Health Counseling program and received the Outstanding Student of the Year in Clinical Mental Health Counseling Award.

Paige has worked in a variety of treatment settings, including North Spring Behavioral Healthcare's Acute Hospital, Prosperity's Partial Hospitalization Program and Intensive Outpatient Program, and volunteering abroad in the Solomon Islands. Paige presented on the COVID-19 pandemic's effect on eating disorder pathology and treatment at the 2022 Mediterranean Region Counselors Association Conference in Naples, Italy. At the 2022 Association for Assessment and Research in Counseling Conference in St. Louis, Missouri, she presented on the need for eating disorder research in males. Paige presented on utilizing logotherapy to promote post-traumatic growth at the 2023 Mediterranean Region Counselors Association Conference in Budapest, Hungary. Additionally, she is involved in a project for scale development of disordered eating and behaviors in males.

## **Psychiatry**

### **Jamie Slagle, RN, MSN, WHNP-BC, PMHNP-BC:**

Jamie is a Board Certified Psychiatric Mental Health Nurse Practitioner (PMHNP) where she works to provide psychiatric and nursing support for outpatient clients. Jamie provides great energy and compassionate care to Prosperity. She is supervised by Dr. Adrian Brown, MD.

Jamie has over 7 years of experience directly providing out-patient and in-patient OB/GYN care and over 15 years of total experience providing advanced practice nursing care, collaborating with a diverse group of medical professionals and specialists; independently managing a variety of medications, diagnoses, and testing; supervising care teams, and contributing to the well-being of my community. My psychiatric training has included both in-patient emergent care and outpatient private practice care.

### **Saghi Tehran, PMHNP, NP**

Saghi is a Board Certified Psychiatric Mental Health Nurse Practitioner (PMHNP) and Medical Director at Prosperity. She provides psychiatric services in a thoughtful, compassionate, and caring way. She enjoys helping both children and adults and is an expert in eating disorders, mood disorders, and anxiety disorders. She is personal, and professional and takes the time to know and build rapport with her patients. Previous experience includes: Rady Children's Hospital Psychiatric Emergency Department, and UCSD Eating Disorder Center. She completed the Price child/adolescent fellowship at UCSD.



## **Top Ten Commonly Asked Questions:**

### **Do you accept insurance?**

We are currently in network with Aetna, Anthem, BCBS, CareFirst, Cigna, Tricare, Kaiser, and Beacon Health. We also work with many out of network insurance companies to provide single case agreements (SCA) for in-network rates for full IOP or PHP treatment. Prosperity is not able to acquire single case agreements for Medicaid/Medicare at this time, however we can offer financial aid and/or payment plans.

### **What is the financial commitment?**

Please speak with your intake provider for pricing. If filing with health insurance, Prosperity will work with you and your insurance company to explore your unique rate after the initial intake. Most insurance companies require clinical information collected during the initial intake to move forward with financial agreements.

### **How long will treatment last?**

Each person is different! Typically, we recommend a minimum of one-month commitment; treatment at the IOP level can last one to four months. PHP is typically 6-12 weeks.

### **How many hours/week is PHP and IOP?**

Our IOP is three nights a week from 5 pm to 8 pm. In addition to this, you will be asked to meet with your therapist and dietitian once per week outside of these hours.

Our PHP program is 5 days a week from 8 am to 3 pm, consisting of group therapy and meal support groups. Individual sessions for clients are during programming hours. For clients under the age of 18, we require that parents attend family therapy (1 hour per week) and family coaching sessions (30 minutes per week) weekly.

### **Can I continue to see my outside providers while doing IOP?**

You can continue to see your outside provider, but you must also see a therapist and dietitian at Prosperity, as this is the best way that we can help you reach your full recovery. We will ask you to sign a release of information so that Prosperity can collaborate with your outside providers.

### **Where can I stay if I am coming from a long distance?**

We have negotiated discounted rates with local extended stay hotels in the area. Please inquire with our staff regarding the specifics. Financial Assistance for temporary housing for PHP participants is available for clients meeting our Financial Hardship guidelines. Please ask for an application if you require assistance.

### **How many people are in a group?**

Groups typically range from 5-10 people. Teens and adults are separated in order to provide appropriate care.



### **How are families involved in treatment?**

Working with families is essential in helping your loved one with an eating disorder. Prosperity highly recommends family therapy to our clients. We also offer a free family support group on a weekly basis for PHP. Parents and caregivers of teens will work closely with your child's individual therapist to feel included in the treatment process.

### **What are the staff credentials?**

In addition to state licensing and registration in areas including social work, counseling, psychology, art therapy, and nutrition, our therapists and nutritionists are focused on providing the most up to date eating disorder treatment by maintaining continuing education in eating disorder specific care. Credentials vary across providers, information is available on our website. We are Joint Commission Accredited and Licensed by the State of Virginia.

### **What outcome can I expect from treatment?**

Expect to learn coping skills, psychoeducation, and nutritional approaches to challenge and decrease symptoms, modulate mood, increase distress tolerance, increase self-esteem, explore identity, increase healthy relationships, and maintain a healthy meal plan with the intention of moving towards intuitive eating.

### **Is this the appropriate level of care for me or my loved one?**

Please see the table below for additional information.

## What is the Appropriate Level of Care for Myself or My Loved One?

	Medical Criteria	Psychiatric Criteria	Average Length of Stay	Supervision
<b>Inpatient Treatment</b>	Medically Unstable; Unhealthy vital signs, acute risk shown in laboratory findings, risk of medical complications	Rapidly worsening symptoms  Suicidal or unable to contract for safety	1-2 weeks	24/7 supervision; includes meals, bathroom and medical monitoring
<b>Residential Treatment</b>	Signs of possible medical instability; needs physiologic and mental status assessment	Struggling to function socially, academically, vocationally without the eating disorder	1-6 weeks	24/7 supervision and medical monitoring; includes meals and medical monitoring
<b>Partial Hospitalization (PHP)</b>	Medically stable; needs physiologic and mental status assessment	Struggling to function socially, academically, vocationally without the eating disorder	6-8 weeks	5-7 days/week; includes meals, sleep off-site
<b>Intensive Outpatient Programming (IOP)</b>	Stable	Stable; integrating therapy skills into daily life	4 weeks to 4 months	3 days/week minimum 9 hours/week; includes 1 therapeutic meal/day
<b>Outpatient Treatment</b>	Stable	Stable	Several months to years	Varies

## Financial Considerations – Billing, Insurance, and Payment

### Costs for PHP, IOP, and Outpatient Services

The cost of programming and outpatient services will depend on your insurance plan. You will be responsible for a copay per day that will be billed weekly.

#### **Outpatient Sessions Without Group Therapy:**

##### Therapy Sessions

Initial Therapy Intake: \$220

Follow-up Therapy Appointments: \$175

Psychiatry (Medication Management)

Psychiatric Intake: \$250

Follow-up Psychiatry Appointments: \$175

##### Registered Dietitian:

Nutrition Intake: \$220

30 Minute Follow-up Nutrition Sessions: \$90

45 Minute Follow-up Nutrition Sessions: \$135

### Insurance Prosperity is In-Network with:

We are currently in network with Aetna, Anthem, BCBS, CareFirst, Cigna, Optima/Sentara, Tricare/Humana, Kaiser, and Beacon Health. We also work with many out of network insurance companies to provide single case agreements (SCA) for in-network rates for full IOP or PHP treatment. **Please note, Prosperity is not able to acquire single case agreements for Medicaid/Medicare at this time, however we can offer financial aid and/or payment plans.**

### What can I do if my insurance is not in-network:

Some insurance companies will consider Prosperity at the in-network rate if provided appropriate clinical information. Please call our main phone number and ask about this process if you wish to pursue a single case agreement (SCA). Please note that if you plan to request in-network insurance coverage for IOP services, you may be required to attend a minimum number of treatment hours per week. Prosperity is not able to acquire single case agreements for Medicaid/Medicare at this time, however we can offer financial aid and/or payment plans.

A single case agreement means that services provided by Prosperity would be treated as “in network” and you would have in network coverage per your insurance plan. While we cannot guarantee the single case agreement (SCA) would be approved, we are happy to try to arrange this.

**If we obtain a Single Case Agreement with your insurance, we may negotiate for a lower rate with your insurance company. However, you will still be responsible for any in-network co-pays or co-ins that your plan requires.**

### How does an SCA get initiated?

After you or your loved one attend a therapeutic intake with one of our providers, the provider will complete an initial assessment that will then be submitted to our billing

company. Our billing company will then contact your insurance company with the necessary clinical information and attempt to initiate an SCA. If an SCA is approved, your provider will contact you immediately with pertinent details.

If your insurance does not allow a Single Case Agreement, your insurance will be billed as “out of network.” Your insurance provider will generally issue payments directly to you, the client, therefore we will require that you establish a payment plan with Prosperity. As you receive checks from your insurance provider, those amounts must be promptly paid to Prosperity so long as your account has an outstanding balance. Like many medical and service offices, we understand that insurance has limitations and it is our desire to make services affordable for those who need them, therefore we offer both financial assistance and extended payment plans to those who qualify.

### **What if I Can't Afford Treatment?**

Clients can receive up to 10-50% off discount on all services based on their income. You can apply for financial assistance reaching out to Prosperity's main phone number and asking for the financial assistance application. Once you complete this, a provider will reach out to confirm what we are able to offer you.

## Common Insurance Questions

- How do we get this started?
  - The provider will need the name(s) of the insured, a copy of the insurance card, birthday, phone number, and address to call the insurance company and determine available benefits.
  - The family/individual is then informed of the benefit information and coverage of services by the medical billing specialist or individual therapist.
- What happens once I know my benefits information?
  - The client would then complete an assessment with the clinical provider to identify diagnoses, treatment plan, medical records, and coordinate with the interdisciplinary team as needed. Recommendations for treatment are provided to the client. Payment for services are expected on the date of service.
  - The clinician then calls the insurance to obtain authorization and/or establish a Single Case Agreement, if available through the plan
- How is this processed after services are received?
  - Dates of service are captured by the individual providers and sent to the medical billing specialist.
  - The medical billing specialist then sends the records of services to the insurance company for payment and/or reimbursement
- Will I receive an invoice?
  - If you are paying up-front for services you will receive an invoice each week with the record of payment
- When can I anticipate repayment from insurance?
  - All insurance companies are different but typically reimbursement is received within 6-12 weeks from the date of submission.
- What else do I need to know?
  - If you pay in full up front, but the insurance issues payment to Prosperity, we will send you the refund amount as quickly as possible once it is received.

## Invoicing for Services

After we have submitted your claims to insurance and they have paid according to your insurance policy, any remaining balance will be sent to you for payment. Typically this is 4-6 weeks after your first service, as insurance takes 2-6 weeks to process claims. Any co-pays will be due on a weekly basis.

## Financial considerations

Additionally, Prosperity is an approved provider with Albemarle County's CSA program offering funding assistance for children, teens, and families in our community. We also offer a sliding scale for applicants who meet our guidelines for Financial Hardship.

## **How Can I Make an Appointment?**

You can easily schedule an initial intake appointment by calling our office directly:

**Reston Office: 703-466-5150 x 801**

**Norfolk Office: 703-466-5150 x 803**

After you have completed an initial intake and have received a clinical recommendation, you can work directly with your providers to schedule ongoing follow-up appointments.

## **What information should I prepare for my initial assessment?**

The first step in eating disorder recovery is to meet with a provider specializing in the care of eating disorder treatment for an assessment. At Prosperity, you can expect the initial session to last up to two hours and include an introduction to our program in addition to a thorough history of you or your loved one.

## **Please provide the following prior to your initial appointment:**

- Completion of patient portal documents
- Health Insurance Card
- Recent medical or psychiatric testing
- Contact information for outside treatment providers
- You will be asked to provide medical information including a medical clearance from your doctor, blood-work and an EKG, in order to begin PHP/IOP services

## **We wanted to highlight some important policies:**

- We do not carry a pager nor provide 24 hour coverage. If you are experiencing a mental health emergency and do not hear back from us in 30 minutes, go to your nearest emergency room.

## **Attendance Policy**

In an effort to effectively anticipate census, encourage engagement, and effectively track attendance Prosperity will be implementing the attendance compliance policy present in your admission packet. While this policy has been in place, we have not been consistent in implementation. Please see below for a summary of the Policy.

### **Partial Hospitalization / Intensive Outpatient / Group Attendance**

For missed (late cancel/no show) days of PHP or nights of IOP, the first night missed is not charged, the second missed night is half the insurance rate, and the third and subsequent missed nights are subject to the full fee for services missed.

Please note the fees are determined based on the insurance rate, and **cannot** be billed through insurance. This applies to all individuals enrolled in PHP or IOP services barring emergencies, which must be vetted as such by your provider. If you know you will not be able to attend programming IOP, please let a provider at Prosperity know at least 24 hours in advance to avoid a fee.

### **Catered Meal (IOP)**

Due to the nature of Catered Meal we need to know if you or your loved one will not be attending the catered supper. We need to have this information by 5PM by Friday the week before. If you do not let us know of your cancellation, there will be a \$25 fine. If you RSVP for the catered meal and do not attend, the IOP cancellation fee applies.

Twitter: @ProspEDWELL

Instagram: prosperityedwell

Facebook: @prosperityedwell

Please sign up for our newsletter to receive important information and stay up to date.

<http://prosperityedwell.com/home>

## Resources for Loved Ones

Eating disorders are very serious illnesses that not only affect the individual suffering, but the loved ones around them as well. If you have a friend or family member in the throes of an eating disorder, you may not know where to turn for help. Even once your loved one is in treatment, it can be hard on you, the caretaker, to find support. It is important to remember that early intervention is an imperative step toward lasting recovery. It is also important that you take care of YOU!

The Alliance for Eating Disorders recommends a simple acronym to help you cope during your loved one's recovery journey:

<b>C</b>	<ul style="list-style-type: none"><li>● You didn't <b>CAUSE</b> it.</li><li>● You can't <b>CONTROL</b> it.</li><li>● You can't <b>CURE</b> it.</li><li>● You can learn how <b>NOT</b> to <b>CONTRIBUTE</b> to it.</li><li>● You need to learn how to <b>COPE</b> with it.</li><li>● Take <b>CARE</b> of yourself.</li></ul>
<b>P</b>	<ul style="list-style-type: none"><li>● Avoid <b>PANIC</b>. It prohibits clear thinking and calm reactions.</li><li>● Recovery is a <b>PROCESS</b>. Two steps forward, one step back.</li><li>● <b>PROGRESS</b>, not <b>PERFECTION</b>, is the goal. <b>PATIENCE</b> is critical.</li></ul>
<b>R</b>	<ul style="list-style-type: none"><li>● <b>RESPOND</b> instead of <b>REACT</b>.</li><li>● <b>REMEMBER</b> to listen.</li><li>● <b>REFLECT</b> and <b>REASON</b> before you speak.</li><li>● <b>RECOVERY</b> is a journey, a long <b>ROAD</b> that may include <b>RELAPSE</b>.</li><li>● <b>REACH</b> out to others for love and support.</li></ul>

For more information about resources for loved ones, or to contact Prosperity for assistance, visit our website at [www.prosperityedwell.com](http://www.prosperityedwell.com).

\*Adapted from The Alliance for Eating Disorders; [www.allianceforeatingdisorders.com](http://www.allianceforeatingdisorders.com)

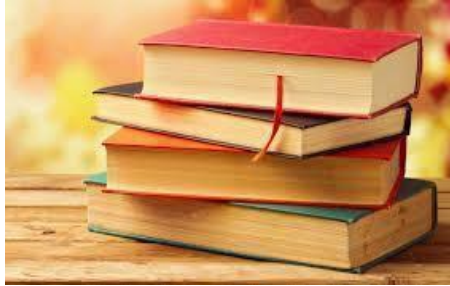
## Suggested Reading for Loved Ones\*

- **100 Questions and Answers About ED** - Carolyn Costin, MA, MED, MFCC
- **Brave Girl Eating** - Harriet Brown
- **Eating With Your Anorexic** - Laura Collins
- **How to Nourish your Child through an Eating Disorder** - Casey Crosbie RD CSSD, Wendy Sterling MS RD CSSD
- **Sick Enough** - Jennifer L. Gaudiani, MD, CEDS, FAED.



- **Parent's Guide to Eating Disorders** - Marcia Herrin, EDD, MPH, RD & Nancy Matsumoto

\*Adapted from the Alliance for Eating Disorders, [www.allianceforeatingdisorders.com](http://www.allianceforeatingdisorders.com)



## Online Resources

- Families Empowered and Supporting Treatment of Eating Disorders (FEAST): Empowering families through education, support, and advocacy. [www.feast-ed.org](http://www.feast-ed.org)
- National Eating Disorders Association (NEDA): Provides support, advocacy, treatment finder, parent and educator toolkits, blogs, and general information regarding eating disorders. [www.nationaleatingdisorders.org](http://www.nationaleatingdisorders.org)
- National Association of Anorexia Nervosa and Related Illnesses (ANAD): A long-standing organization dedicated to the prevention and alleviation of eating disorders. [www.anad.org](http://www.anad.org)
- The Alliance for Eating Disorder Awareness: An organization that endeavors to raise awareness, promote early intervention, and eliminate stigma related to eating disorders. The Alliance publishes Treatment Referral Guides each year for providers and families as they search for the right treatment program. [www.allianceforeatingdisorders.com](http://www.allianceforeatingdisorders.com)
- Maudsley Parents: A resource website that provides information about Family Based Therapy and links to providers and programs that offer the Maudsley approach. [www.maudsleyparents.org](http://www.maudsleyparents.org)
- Eating Disorder Hope: Education and support for individuals suffering from eating disorders and their families and friends. [www.eatingdisorderhope.com](http://www.eatingdisorderhope.com)

## A Guide to Understanding Insurance

Policies vary, and many people find the terminology confusing. Please refer to this guide to obtain a better understanding of your insurance benefits.

While the staff at Prosperity will do their best to determine and explain your insurance benefits to you, it is the responsibility of each client to maintain familiarity with the intricacies of their unique policy, and to confirm any benefit details provided with their insurer.

**In-Network:** This means your insurance company has contracted with a provider to provide services at a reduced rate to any clients of the insurance provider. This saves the Insurer money- that savings is passed on to customers in the form of higher benefit payments and lower deductibles. The client pays only their designated co-insurance or co-pay and the balance is reimbursed directly to the provider.

**Out of Network:** This means your insurance company does not contract with the provider. They have not negotiated discounted rates with this provider. Because this provider's rates are generally higher than a contracted provider, this costs the insurer more money. To offset this, the insurer reduces the amount they will reimburse for services, by raising the deductible and co-insurance that the client is expected to pay. Any reimbursement for **Out of Network** services is generally paid directly to the client, not the provider.

**Allowable Charge:** This is the maximum amount that an Insurer has determined they are willing to pay for a particular service. An **In-Network** provider signs a contract agreeing to accept the **allowable charge**. An **Out of Network** provider **has not** agreed to accept this rate for their services. The Insurer will base co-insurance percentages, deductible accumulations and out of pocket accumulations on the **allowable charge**, not the actual charge. Clients who see an **Out of Network** provider are generally responsible for the balance between what the insurer pays and the actual charge. This is referred to as **Balance Billing**.

**Balance Billing:** The practice of billing a client for the difference between the Insurer's **allowable charge** and the actual charge, by an **Out of Network** provider, because the provider has not agreed to accept the Insurer's preferred rate for a particular service.

**Deductible:** This is the amount that an Insurer requires the patient to pay before they will contribute anything towards their care. Often deductibles only apply to certain services. Generally, clients will have separate deductibles for **In-Network** and **Out of Network** benefits. In order for the client to receive the specified benefit, they will need to meet the corresponding deductible.

**Co-Insurance:** This is the percentage of the **Allowable Charge** that the insurance company has determined the client must pay, ie., if the Insurer says you have a 20% co-insurance, that means they will reimburse for 80% of the **Allowable Charge** and the client is responsible for the remaining 20% (or in the case of an **Out of Network** provider, the remaining 20% **PLUS** any balance between the actual and **allowable charge**) Generally, but not always, when a policy specifies a co-insurance, there is a deductible that must be met before the insurance company begins to pay that percentage.

**Co-pay:** This is a flat fee that the Insurer requires the client to pay for a specific service. The Insurer agrees to cover the remainder of the **Allowable Charge**. The co-pay may vary, depending on the policy and the particular service. Often benefits specify different co-pays for individual services. Usually, though not always, co-pays are not subject to the client first meeting a deductible.

**Maximum Out of Pocket (OOP):** This is a set amount that the insurance company designates the client will ever have to pay during a specified time period. Once a client has spent this much of their own money on qualifying medical expenses, the Insurer will pay 100% of the remaining **Allowable Charges**. Balances after the **allowable** amount do NOT contribute towards the **OOP**, even though the client has paid for them out of their personal funds. Once the **OOP** is met, charges that are incurred which exceed the **Allowable Charge** will not be reimbursed by the insurance company, and will continue to remain the responsibility of the client. Generally, clients will have separate **OOP** for in-network and out of network benefits. In order for the client to receive the specified benefit, they will need to meet the correlating **OOP** amount.

**Cross Accumulation:** Some policies allow for sharing of the **In- Network** and **Out of Network** deductibles and **OOP**. If your policy cross accumulates, amounts that you pay to both **In- Network** and **Out of Network** Providers are pooled towards meeting the **deductible** and **OOP**. However, amounts that exceed the designated **Allowable Charge** for any service do not contribute towards the “pool.”

**Calendar Year Plan:** The policy’s benefits begin to accumulate on January 1st of each year and expire on December 31st. If you have a **Calendar Year** plan, every January 1st, the amount you have previously accumulated towards your **deductible** or **Out of Pocket** is reset to zero. Reimbursement does not resume until the client once again has paid the **deductible** amount to medical providers.

**“Service” or “Plan” Year Policy:** The policy’s benefits begin to accumulate on a unique specified date, determined by the Insurer each year and expire on the last day proceeding that date of the following year. **(Example, a policy may run from November 1, 2018- October 31, 2019)** If you have a **Service or Plan** year Policy, every year on the designated start date, the amount you have previously accumulated towards your deductible or **Out of Pocket** is reset to zero. Reimbursement does not resume until the client once again has paid the deductible amount to medical providers.