



Explanation of Insurance Benefits:

We realize that the details of your insurance coverage can feel confusing to navigate. We try our hardest to obtain an accurate quote from your insurance, and pass that information along to you. We have compiled the information below to help you better understand your benefits and quote. If you have further questions, please feel free to email Hello@FrameworkPsych.com.

Deductible: Most clients do not have a deductible for routine outpatient psychotherapy (\$0). However, some clients may have an annual deductible as high as \$3,000. The deductible is the amount of money that you must spend on healthcare each year before your insurance will cover their portion of your healthcare costs. The deductible is paid directly to the healthcare provider (i.e. Framework). Most deductibles reset on January 1st of each year. We will attempt to collect payment for your services from your insurance, and then charge you the deductible amount that your insurance instructs us to charge based on our “contractual fees.”

Contractual Fee: If Framework accepts your insurance in-network, then you will receive discounted fees from us while you are paying off your deductible.

Copay: This is the small (usually \$5-\$25) fee that you will pay for each session after you have paid off your deductible.

Example #1: John receives 40 sessions of therapy from Dr. Reassuring to help navigate a stressful career transition. He has a \$0 deductible and a \$30 copay. Framework’s contractual fee is irrelevant since he has a \$0 deductible.

Session #	Remaining Deductible	John’s Cost
All sessions (1-40)	\$0	\$30 per session

Example #2: Jane receives 5 sessions of therapy with Dr. Helpful to learn strategies she can use to manage her anxiety. She has a \$250 deductible and a \$5 copay. Framework’s contractual fee to her particular insurance is \$135/session.

Session #	Remaining Deductible	Jane’s Cost
1	\$250	\$135
2	\$115	\$115
3	\$0	\$5
4	\$0	\$5
5	\$0	\$5