

Couples/Relationship/Family Therapy Private-Pay Agreement Form

Client Name:		Date of Birth:	
Client Name:		Date of Birth:	
Provider:			

We are signing this agreement to indicate that we are seeking couples, relationship, or family therapy services with the provider identified above at The Behavioral Wellness Group and understand that these services will be self-pay and will not be billed to insurance.

Why Insurance Does Not Cover Couples, Relationship and Family Therapy

(For purposes of this agreement, these services will be referred to as "relationship therapy.")

Health insurance operates strictly on a medical necessity model. This means insurance companies view therapy as treatment for a diagnosed mental health illness or medical condition.

- Relationship Focus vs. Medical Model: Relationship therapy focuses on communication, relational dynamics, and systemic growth. Insurance companies generally do not consider relationship distress or family conflict to be "medically necessary."
- To bill insurance, a therapist must assign a formal psychiatric diagnosis (such as Major Depressive Disorder or Generalized Anxiety Disorder) to one specific family member. Follow-up sessions must then focus primarily on treating that individual's diagnosis, rather than improving the overall relationship or family system.
- The Clinical Distinction: Therapy for one person's diagnosis allows for the inclusion of a family member, whereas treating the dynamic itself (relationship therapy) is a non-medical service.
- Inventing or misrepresenting a diagnosis in order to use and bill insurance is considered fraud and highly unethical.

Because we treat the relationship as the client - rather than labeling one person as the "problem" - we do not bill insurance directly.

Advantages to Bypassing Insurance and Paying Out of Pocket for Services

Greater Privacy and Confidentiality

- There will be no mental health diagnosis attached to your permanent medical records through insurance billing, and notes are not shared with third-party insurance companies for billing purposes.
- We can focus entirely on relationship goals, family dynamics, communication, and related concerns without labeling any one particular person with a mental health-related disorder.

The Ability to Customize Your Care

- When using insurance, care may be limited by the number of sessions allowed, how long each session lasts, and how frequently you are seen.
- With private pay, you have the option to decide what works best. You can choose longer session times, such as 90-minute sessions, and can meet as often as clinically appropriate without insurance company restrictions.

We Understand and Acknowledge the Following

- Relationship therapy is often not considered medically necessary treatment by insurance companies unless one identified client has a diagnosable mental health condition that is the primary focus of treatment. We understand that insurance companies pay for treatment of diagnosed mental health conditions and generally do not cover services focused on communication, relationship enhancement, or conflict resolution.
- The services we are seeking are primarily relationship therapy services and therefore will be the focus of treatment and will not qualify for insurance reimbursement or coverage.
- We acknowledge that our provider has informed us that insurance will not cover ongoing relationship therapy services because they are not considered medically necessary or are excluded under the terms of our insurance plan. We understand and agree that insurance will not be billed for ongoing relationship therapy services.
- We are voluntarily choosing to receive relationship therapy services on a self-pay basis and understand that our provider will not bill insurance for these services.
- We understand that we are financially responsible for the full cost of all services provided, including telehealth sessions, consultation time, and any other non-covered services.
- We understand that payment is due at the time of service and that we waive any future right to seek reimbursement from our therapist for services already provided. The Behavioral Wellness Group (BWG) will not provide a superbill for any relationship therapy sessions.
- We understand that if our provider does not identify a diagnosable mental health issue that is the main focus of treatment, BWG will not support independent submission of claims to our insurance company.

Self-Pay Fees

Description of Service	Self-Pay Fee
Initial Assessment	\$175
Follow-ups: 60 minutes / 90 minutes	\$145 / \$185

We have chosen to begin/continue treatment with our provider on a self-pay basis (after the initial assessment).

We understand that we have a right to a copy of this form. This consent is subject to revocation at any time except to the extent that action has already been taken in reliance thereon.

☐ We have been provided a Good Faith Estimate for self-pay services and have signed that document.

We have read and understand this agreement. By signing this agreement, we know that we are creating a binding contract that is legally enforceable against us by the provider.



Signatures

By signing below, each client acknowledges and agrees to the terms of this Couples/Relationship/Family Therapy Private-Pay Agreement.

Signature of Client:

Printed Name:

Date:

Signature of Client:

Printed Name:

Date:

Please retain a copy of this completed agreement for your records.