

Code	Description
90785	Interactive Complexity
90832	Psychotherapy, 30 minutes
90834	Psychotherapy, 45 minutes
90837	Psychotherapy, 60 minutes
90839	Psychotherapy for Crisis, 60 minutes
90846	Family Therapy without the patient
90847	Family Therapy with the patient
90853	Group Therapy
90791	Psychiatric Diagnostic Evaluation
90792	Psychiatric Diagnostic Evaluation w/ Medical Services
99204-99205	Office or Other Outpatient Visit (New Patient, High Complexity)
99211-99215	Office or Other Outpatient Visit (Established Patient)
90833	Psychotherapy, 30 minutes w/ E/M (Evaluation and Management)
90836	Psychotherapy, 45 minutes w/ E/M
90838	Psychotherapy, 60 minutes w/ E/M
99417	Prolonged Service w/ Direct Patient Contact
99455	Workplace Evaluation and Management (E/M) Service, with Report
96101	Psychological Testing (by a Psychologist)
96130-96137	Psychological or Neuropsychological Testing
96372	nursing injection

Cancellation Policy

- A 24-hour notice is required to cancel appointments without charge. Saturdays, Sundays, and holidays are excluded. For a Monday appointment, call by Friday at the same time.
- The first 2 missed appointments (late cancel/no show) incur a \$100 charge each for therapy or medication management.
- After the first 2 missed appointments, the full fee is charged (e.g., \$250 for 60-minute therapy, \$225 for 30-minute medication management).
- Clients under medical assistance are allowed 3 missed appointments per year; after that, they will be referred to other providers.
- Intake appointments (established clients) incur a \$150 charge, and missed nurse visits incur a \$25 charge.
- Fees must be paid before the next scheduled appointment or will be charged to the card on file on the 15th or 30th of the month.
- Hospitalization is an exception to this policy.

To cancel an appointment:

Call: 952-746-7664

or

Email: mail@rivervalleybhwc.com



CLIENT essentials



Inhale. Exhale. Breathe.

We are so glad you are here.

In this brochure, you will find essential pieces of knowledge to help you during your time at River Valley.

By being informed, you can manage your appointments and payments with more confidence, ensuring a smoother experience throughout your time at River Valley.

CONTACT INFORMATION

Scheduling Questions:
952-746-7664 or mail@rivervalleybhwc.com
Billing Questions:
952-746-0583 or billing@rivervalleybhwc.com

Insurance Terms

- **Insurance Coverage:** What your insurance will pay for—this includes the types of treatments, therapies, and providers that your insurance plan will help pay for. Coverage doesn't mean your insurance will pay for the entire cost of your care. It simply refers to what types of services your insurance will help pay for. You may still need to pay part of the cost, depending on your plan.
- **Benefits:** The mental health services your insurance covers, like how many therapy sessions you can have or what type of treatments are included.
- **Copay:** A fixed amount you pay for a service. Example: \$20 copay for a therapy session. You pay this amount at each visit.
- **Coinsurance:** The percentage of the cost you pay after meeting your deductible. For example, if your insurance covers 80%, you pay the remaining 20%.
- **Deductible:** The amount you must pay out-of-pocket for services before your insurance starts covering costs. For example, if your deductible is \$500, you pay that amount before insurance kicks in.
- **In-Network:** Providers (like therapists or doctors) that have agreements with your insurance, meaning they accept your plan and you pay less out-of-pocket.
- **Out-of-Network:** Providers that don't have agreements with your insurance. You may have to pay more for their services, or your insurance might not cover them at all.
- **Client Responsibility:** It's your responsibility to understand your insurance plan and benefits.
 - Contact your insurance company to find out what services are covered and what costs (copays, deductibles, coinsurance) you may owe.
 - River Valley cannot legally explain your insurance benefits or predict your costs after your claim is processed.
 - To know your exact costs, always check with your insurance provider directly.

Mandated Reporting

In Minnesota, mental health therapists are legally required to report suspected abuse or neglect of vulnerable individuals (like children, elderly adults, or those with disabilities).

- **When:** Immediately, if abuse or neglect is suspected.
- **What:** Any sign of harm or risk to the person.
- **Who:** Report to authorities like child protective services or law enforcement.
- **Why:** To protect vulnerable people from further harm.

Failure to report can lead to legal consequences for the therapist.

Therapy & Psychiatric Rates

Type of Session	Price (may vary on extra charges for age/complexity)
Initial Therapy Intake (2 sessions)	\$275 - \$310
Individual Psychotherapy	\$175 (45 min) \$250 (60 min)
Psychiatric Diagnostic Assessment	\$300 - \$615
Psychiatric Medication Management	\$150 - \$300
Brief Follow-Up (RN)	\$50
Assessment/Testing	\$225 per hour (includes materials, scoring, and reports)
Group Therapy	\$50 - \$75 per 60-minute session
Professional Consultation	\$250 per 60 minutes
Phone Calls, Reports, Letters	\$250 per hour (not insurance-covered)

Billing & Payment Process

Overview

1. Scheduling & Intake

- Schedule your intake appointment.
- First two sessions: are billed as intake sessions.
- Complete all necessary paperwork at least 24 hours before your first appointment.
- A credit card is required to be on file.

2. Insurance & Payment

- **Understand Costs: Contact your insurance provider to know your potential costs.**
- **First Appointment Payment:** Your card will be charged for any copay on the day of your first appointment.
- **Private Pay Clients:** Full payment is required upfront if you're not using insurance.
- **Insurance Submission:** After the appointment, your provider will submit the session to insurance for processing (may take 5-90 days).

3. Payments & Billing

- **Payment Due at Service:** Copays, deductibles, and other charges are due when services are rendered.
- **Credit Card Requirement: A credit card is required for all payments,** even if you use an HSA card.
- **Payment Processing:** Payments are processed on the 15th and 30th of each month.
- **Declined Payments:** If your card is declined, services will be put on hold until payment or a payment plan is established.
- **Balance Limits:** A \$300 balance limit is enforced. Accounts over \$300 and 30+ days past due will incur a 2% interest charge.

4. Statements & Notifications

- **Balance Notifications:** You'll receive text/email notifications every Monday if you haven't received one in 15 days.
- **Paper Statements:** Available upon request, but text/email notifications are the default.
- **Payment Links:** Use the links provided in the notifications to pay your balance.
- **Balance Changes:** Payments will reflect the most recent balance notification, which may change based on insurance processing.