

## Sliding Scale Explained

Updated December 2020

Deciding to embark on psychotherapy or coaching may be one of the most important decisions you will make in your lifetime and one that should not force you to choose between meeting basic needs and mental health treatment or coaching. Many people do not seek mental treatment or coaching services because they cannot afford it, or they discontinue these types of supports because their financial situation changes.

The higher the cost of living, the more expensive services need to be in order for therapists and coaches to keep their small businesses afloat. Coaching and educational consulting are not covered by insurance, and those insurance companies that cover mental health therapy are not compensating therapists at the percentages they pay other medical professionals and create barriers for clients. For this reason, many private therapists do not contract with insurance companies. Therapy can be as hard to access for people with insurance (and for those who live in expensive or rural areas) as for those who are uninsured and experiencing financial insecurity.

You can read more, [here](#). Moxie LCSW Corp. does not accept insurance at this time, but offers sliding scale fees to help bridge the gap. This type of fee structure can make it possible for you to afford the help you need.

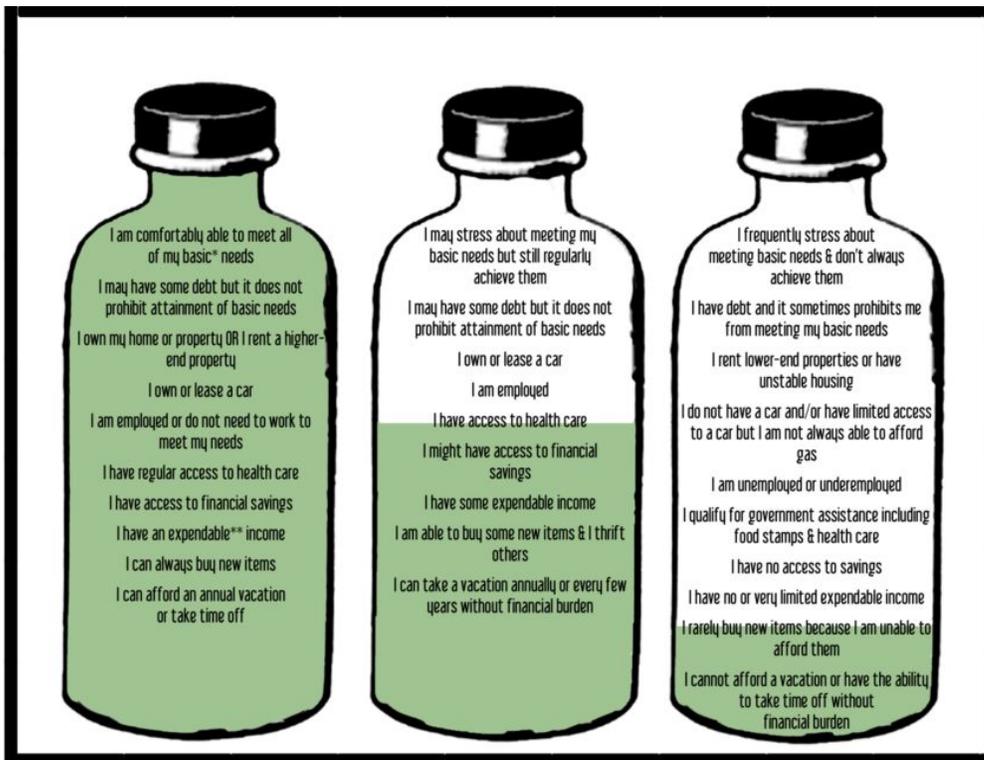
A sliding scale is a type of fee structure to provide people with fewer resources a lower fee. The amount you pay is calculated below. I reserve a certain number of appointment slots for each tier, to allow greater accessibility to services. Moxie LCSW Corp. sliding scale is accessible to all clients. If you can afford to pay the full cost of therapy or coaching, you will be billed at a fee of \$180 per standard session (53-60 min). However, if you're facing financial challenges that prohibit you from paying this, and you would like to be considered for an available Tier 1, 2, or 3 slot, please let me know as soon as possible, and you'll either be offered a reduced rate or offered to be waitlisted and given alternative options for therapy in the community.

To determine my sliding scale rates, I use the **United States Federal Poverty Guidelines** and the customary fee for mental health in our geographical area. And I trust your assessment of your **Personal Financial Experience** to help guide this. I also take into account extenuating circumstances that may further impact your financial experience (fires, pandemic, medical condition, etc.). Please see the following info for more information. Regardless of your income, you deserve access to mental health care and coaching for you and your family. If I am unable to meet your needs, I will direct you to other options within your community.

	<b>Federal Poverty Level</b>	<b>Fee Per Session</b>	<b>Available?</b>
Tier 1	<200%	\$ 90	No - Waitlist
Tier 2	200-300%	\$120	Yes
Tier 3	300-400%	\$150	Yes
Tier 4	>400%	\$180 (my standard fee)	Yes

# Household including you and any dependents	TIER 1	200% FPL based on annual salary before taxes	TIER 2	300% FPL based on annual salary before taxes	TIER 3	400% FPL based on annual salary before taxes	TIER 4
	Fee per session for those making up to 200% FPL		Fee per session for those making between 200-300% FPL		Fee per session for those making between 300-400% FPL		Fee per session for those making at our above 400% FPL
1	\$90	\$29,306	\$120	\$43,959	\$150	\$58,612	\$180
2	\$90	\$39,734	\$120	\$59,602	\$150	\$79,469	\$180
3	\$90	\$50,163	\$120	\$75,244	\$150	\$100,326	\$180
4	\$90	\$60,591	\$120	\$90,887	\$150	\$121,183	\$180
5	\$90	\$71,020	\$120	\$106,530	\$150	\$142,040	\$180
6	\$90	\$81,448	\$120	\$122,173	\$150	\$162,897	\$180
7	\$90	\$91,877	\$120	\$137,815	\$150	\$183,754	\$180
8	\$90	102,305	\$120	\$153,458	\$150	\$204,611	\$180
Available Slots?	No- Waitlist		Yes		Yes		Yes
*FPL= Federal Poverty Level							

Also, consider this....



### PERSONAL FINANCIAL EXPERIENCE

\*BASIC NEEDS include food, housing, and transportation. \*\*EXPENDABLE INCOME might mean you are able to buy coffee or tea at a shop, go to the movies or a concert, buy new clothes, books, and similar items each month, etc.