



Payment Options for Counseling

You have several options to pay for counseling. Some of these options are limited by the type of insurance you have. If you have no insurance or commercial insurance, you still have options.

Mercy employs three different types of counselors.

- **Intern level:** This individual has completed all college course work to become a counselor and is in their first year of on-the-job training. They conduct interviews and form treatment plans however all their work is overseen by a licensed counselor.
- **Master's level:** This individual has completed all their college course work, their Internship and are working towards completing mandatory training hours to become fully licensed. Completing these training hours can take 2 to 3 years. Their work is also under oversight by a licensed counselor.
- **Licensed Counselor:** This individual has completed all the requirements of their Internship and Masters training and is now a fully licensed counselor. They can see patients independently and provide oversight for Inters and Master's level counselors.

Paying for Individual Counseling:

- **Cash rate option:** If you have no insurance or choose not to file with your insurance, you can see a Master's level counselor. The cost for this option is \$85 - \$125 per session. Intern level pricing may be less. Wait times for an appointment with this group can be just a few weeks. Payment is expected at the time of service.
- **Sliding Fee Scale:** For low-income patients, we offer a Sliding Fee Discount Program based on family size and income for all patients who qualify. The cost per visit will range from \$30 to \$75. Please bring proof of household income to your first visit to determine if you qualify. Our Patient Support department or front desk can assist you with calculating your cost per visit prior to your first appointment. Payment is expected at the time of service.
- **TnCare:** If you have TnCare you will likely be seen by a Master's level counselor. No additional payment is required. Wait times can be a few weeks.
- **Commercial:** If you have commercial insurance your insurance company restricts the type of counselor that you can see, usually an LPC, LMFT or LCSW. Your standard office visit copay is still required. Because insurance companies are restrictive, the wait times for using commercial insurance can be lengthy, up to a few months. However, even if you have commercial insurance, you may still choose the Cash Rate option to decrease your wait time.

Group Counseling:

Additionally, Mercy offers group counseling. Groups usually range from 3-10 patients and focuses on specific topics in which a group discussion or interaction can be useful. Payment options for Group Counseling exist as well.