



DR. KAREN HARMAN  
c l i n i c a l   p s y c h o l o g i s t

## PAYMENT INFORMATION

SESSIONS: Payment for sessions is due at the time of service. Sessions may be paid by cash or check made out to Karen Harman, Psy.D., LLC.

\*I am open to discussing a sliding fee rate for clients who present a true financial hardship and also do not have insurance reimbursement benefits. The number of clients to whom I can offer this is limited, so there may be a wait for this option to be available.

OUT-OF-NETWORK PROVIDER: For all insurance plans, I am eligible for reimbursement as an “out-of-network” provider. Many of my clients use insurance to help them obtain reimbursement for a percentage of the amount paid for their session. To find out what your benefits are, call your insurer and ask them what "out-of-network" mental health benefits are available to you. For clients with out-of-network benefits through insurance carriers, I will gladly provide the necessary documentation to meet the insurance company's requirements for reimbursement.

TRICARE CLIENTS: I am recognized as a TRICARE "certified non-network provider." This means that TRICARE considers me to be an authorized provider even though I do not participate directly with any insurance plans. Therefore, TRICARE clients may be entitled to reimbursement for a percentage of amounts paid.

### CANCELLATION POLICY

Please provide as much notice as possible if you need to cancel an appointment, as this creates an opportunity for someone else to have an appointment. I charge for sessions that are cancelled with less than 24 hours notice with exceptions for inclement weather or illness.