



## Mental Health Services Program Fee Information Current as of 3/11/2025

### **Private pay, out of pocket, insurance, EAP, and invoices**

You may pay for the cost of services “out of pocket” or with in-network 3<sup>rd</sup> party insurance or EAP. Invoices that describe the date and service provided, amount billed, running balance, and amount due are distributed monthly to all clients by mail, although they may be delivered via email, mail, or the CSSM client portal. Payment is due within 20 days of the monthly invoices being mailed by CSSM if the invoice states a balance is due. Payments accepted include: credit card, debit card, check (make checks out to **CSSM**), or cash. When mailing payments, please use the address for the Helena office at the bottom of the document.

### **Payment Requirements and Saving of Credit/Debit Card Information**

Clients will be required to put a current/active credit or debit card on file with CSSM. Clients choosing to private pay who authorize CSSM to use this card to pay for the amount of services rendered will receive the Prompt Pay Discount\*\*\*\* rate described below. Clients who wish to pay with cash or check will have the option to choose to do so when they complete their initial paperwork, but will still be required to put a current/active credit or debit card on file. All clients will have 20 days from the mailing of their monthly invoice to pay any outstanding balance and if they have not done so, CSSM will run the full amount due to CSSM to their card on file.

### **Payment Plans or No Payment**

CSSM offers interest free payment plans if a client is having difficulty paying a balance due for services rendered. If a client is overdue on their balance, CSSM reserves the right to suspend or terminate services. CSSM also reserves the right to send the balance to collections for severely overdue accounts. Any no payments from a client may constitute theft or fraud towards CSSM and/or any 3<sup>rd</sup> party insurer.

### **Private Pay Reduced Fees**

Those seeking private pay services for reduced fees can call CSSM at (406) 442-4130 to receive instructions on how to apply. Fee reductions are limited to the circumstances described in the fee schedule below.

### **Fee Schedule**

Service Description	Fee Rate
Standard Counseling Session w/ provider w/ current licensure	\$160
Initial Assessment Session	\$0
Individuals/Families at or below federal poverty line*	\$32
Individuals/Families at federal poverty line x 1.25*	\$56
Individuals/Families at federal poverty line x 1.50*	\$80
Individuals/Families at federal poverty line x 1.75*	\$104
Individuals/Families w/ faith leader referral**	50% off standard rate, or 25% if used with another discount
Lifelong services referral from the CSSM Adoption Program***	\$80
Session for expectant/birth mothers currently in CSSM Adoption Program	\$0
Professional services provided outside of schedule appts (per minute)	\$2.50/min
Prompt Pay Discount****	See description on next page



**Health Insurance**

CSSM providers are in-network for the following insurance providers:

- United Healthcare
- Blue Cross Blue Shield
- Montana Medicaid
- Pacific Source
- Mountain Health Co-Op
- Cigna
- Medicare
- The Standard/Health Advocate EAP
- ComPsych EAP

It is the client’s responsibility to know and understand their insurance responsibilities, such as deductible, co-pay, and co-insurance amounts. CSSM does not require payment of co-pay and co-insurance the day of service. After billing insurance on behalf of a client after a service is rendered, it is the client’s responsibility to fulfill the balance left (if a balance exists) owed to CSSM.

**Employee Assistance Program**

CSSM accepts EAP if it is a benefit through a third-party insurer CSSM is in-network with. CSSM also accepts The Standard/Health Advocate EAP for employees in the Diocese of Helena network.

**\*2023 Poverty Line Chart**

# in family	Poverty Line (PL)	PL x 1.25	PL x 1.50	PL x 1.75
1	14580	18225	21870	25515
2	19720	24650	29580	34510
3	24860	31075	37290	43505
4	30000	37500	45000	52500
5	35140	43925	52710	61495
6	40280	50350	60420	70490
7	45420	56775	68130	79485
8	50560	63200	75840	88480
9	55700	69625	83550	97475

**\*\*Faith Leader Referral**

Individuals and/or families who utilize CSSM Mental Health Counseling Services will receive a 50% discount on their private-pay sessions if they provide a written referral from an ordained leader of their faith community (priest, pastor, deacon, etc.) stating they are actively involved in their church or parish. This discount can be used in addition to other sliding scale fee discounts, but becomes a 25% discount in these cases. Those seeking this reduction should call CSSM at (406) 442-4130 to learn how to apply.

**\*\*\*Lifelong Services Referral from the CSSM Adoption Services Program**

This discount is available exclusively for person(s) referred from a social worker in the CSSM Adoption Services Program. Person(s) must have been involved in the Adoption Services Program.

**\*\*\*\*Prompt Pay Discount**

Private payments made in full for services in advance or the day of those rendered services will be discounted 10% off the rate for a standard counseling session if coupled with another discount. If a client is not receiving another discount and is paying the standard counseling session rate, the service



will be discounted 20%. To receive this discount, a client has the options to 1) call (406) 442-4130 to pay by card 2) give CSSM permission to securely store your card information and use it to automatically pay 3) pay your provider directly with cash or check. This discount can be used in combination with any other private pay discount.