

# Moving from OHP /Medicaid → Commercial Insurance

If you are moving from Medicaid/OHP to a commercial insurance plan, we want to help you know what to expect. Insurance changes can feel confusing, and you're not alone in that.

## Common Changes you may notice:

When switching from OHP/Medicaid to a commercial plan, clients often notice:

- Copays or coinsurance
- Deductibles that must be met before insurance pays fully
- Different session limits or authorization requirements

These changes are common with commercial insurance and do not reflect a change in your care or needs.

## Our In-Network Insurance Plans

Commercial Insurance (not Medicaid):

- PacificSource (commercial plans only – not OHP PacificSource)
- Moda
- Aetna

Accepted Medicaid Plans:

- CareOregon
- Health Share
- OHP Open Card

Please send us your updated insurance information to [billing@hellometherapy.com](mailto:billing@hellometherapy.com) as soon as you have your new plan details and before your next appointment.

## Out-of-Network Plans & Superbills

If your commercial plan is out of network, you may still be able to seek reimbursement using a superbill.

Superbills:

- Are detailed receipts you submit to your insurance
- Reimbursement varies by plan and is not guaranteed
- Payment goes directly to you

We can provide monthly superbills upon request. We recommend checking with your insurer about out-of-network mental health benefits and deductibles.

## Credit Card on File & Billing

We require a valid credit card on file for all clients:

- Sessions are charged on the day of service
- Claims are submitted to insurance after your session
- Adjustments may occur once insurance processes the claim

This may result in a refund or an additional charge depending on your plan. Invoices are available in your client portal.

## 2026 Fees & Administrative Costs

Session Fees

- 50-minute session (No-show: \$150, Late cancel (<24 hrs): \$100)
- 2-hour Intensive (No-show: \$300, Late cancel (<24 hrs): \$100)

Administrative Fees

- Medical records: \$20 initial + \$5 per additional document
- Forms/letters (FMLA, disability, etc.): \$50/hr
- Consultations (IEP, coordination of care): No charge
- Subpoena/testimony: \$185/hr (includes prep & travel)

If you have questions about coverage, billing, or what to expect during this transition, please reach out. Our goal is to support continuity of care with as much clarity and ease as possible.