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NLCC Policy 1.0: Scholarship Program Guidelines 2024

New London Counseling Center is an outpatient clinic that serves the Southern Chester County (PA) community. We are committed to promoting the emotional, relational and spiritual well-being of individuals and families through the provision of high quality, compassionate therapy and educational workshops. This organization aims to make services accessible to the entire community. Our goal is to provide high-quality care while removing as many financial barriers to treatment as possible.

Policy:

New London Counseling Center operates on a fee for service basis. The fee for a full session (50 minutes) is \$100.00, and the fee for a half session (25 minutes) is \$50. Payment is expected at the time of service. NLCC maintains a standardized procedure for evaluating and approving clients for fee reductions using the Federal Poverty Level Guidelines.

Application Procedure:

1. All new clients of NLCC will be informed of the fees for services and scholarship application during the intake process.
2. If the client chooses to begin the application process, the staff member provides a written or electronic version and asks the client to provide at least one of the following documents showing gross income for each household member with an income:
 - Most recent Federal income tax return
 - Two current pay stubs
 - Unemployment benefit award letter
 - Letter from employer on letterhead
 - Social Security Awards Letter

Clients who do not provide proper documentation and complete the application will be billed full charges for their services.

3. Using the sliding scale fee scale, New London Counseling Center Staff will determine whether a client is approved or denied; if approved the specific amount of discount rate will be communicated directly to the client and recorded in the health record.

4. **Once an individual is approved for scholarship assistance:**

- The sliding scale fee reduction will apply to **future** clinical services rendered by New London Counseling Center. The fee reduction will not be applied to dates of services prior to the determination.
- The sliding scale fee may be used for individual, family, or couples' therapy. Psychological testing and other specialized services may not be eligible for this discount.
- Each family or household will be able to receive two separate services through NLCC at a time. This may be a combination of individual counseling, family counseling, or couples counseling. For example, a family may receive individual counseling for the mother and family counseling, thereby totaling two services.
- Scholarship programming at NLCC is dependent upon available funds. Scholarship approvals may be removed at any time at the discretion of NLCC.
- Clients are required to report any income changes to NLCC as this may impact ongoing approvals for scholarship assistance.
- NLCC reserves the right to request updated income verifications at any point while a client is receiving scholarship sponsored care.

5. Clients with commercial insurance are welcome to contact their health insurance to learn about out of network reimbursement options. *Please see the attached list of questions* to ask your health plan. NLCC will be happy to provide you with the documentation that is needed for reimbursement. Clients with Medicare or Medicaid are not eligible for out of network reimbursement. If an individual is able to obtain significant reimbursement for services rendered, they may not be eligible for the sliding scale fee reduction despite income eligibility.
6. The parent(s) or guardian of any client under the age of 18 will assume financial responsibility for the client. The parent(s)/guardians of a minor seeking treatment will complete the application for sliding scale fee reductions and provide the appropriate documentation for their family on behalf of the minor. If a family chooses not to complete the application, but a minor still wishes to seek services, New London Counseling Center will default to federal and state laws regarding minors in psychotherapy and will determine discount eligibility on a case-by-case basis.
7. Nominal fees for clients who are houseless, without income or experiencing dire circumstances may be waived with the completed proof of income application. The Executive Director of New London Counseling Center and/or the Board of Directors are authorized to waive or reduce fees when the fee would create a significant financial barrier to care. Decisions are made on an individual basis.
8. The sliding scale fee policy and procedure will be reviewed annually and/or updated when the federal poverty guidelines are published, as approved by the Board of Directors.

New London Counseling Center Scholarship Sliding Scale Fees

Household Size	Income	100% Scale A	138% Scale B	150% Scale C	175% Scale D	200% Scale E	**250% Scale F
		\$10	\$20	\$30	\$40	\$50	\$75
1	Annual	0 - \$14,580	\$14,581-\$20,120	\$20,121-\$21,870	\$21,871-\$25,515	\$25,516-\$29,160	\$29,161-\$33,975
	Monthly	0-\$1,133	\$1,134-\$1,563	\$1,564-\$1,699	\$1,670-\$1,982	\$1,983-\$2,265	\$2,266-\$2,831
	Weekly	0-\$280	\$281-\$387	\$388-\$421	\$422-\$491	\$492-\$561	\$562-\$653
2	Annual	0-\$19,720	\$19,721-\$27,214	\$27,215-\$29,580	\$29,581-\$34,510	\$34,511-\$39,440	\$39,441-\$45,775
	Monthly	0-\$1,526	\$1,127-\$2,106	\$2,107-\$2,289	\$2,290-\$2,670	\$2,671-\$3,052	\$3,053-\$3,815
	Weekly	0-\$379	\$380-\$523	\$524-\$569	\$570-\$664	\$665-\$758	\$759-\$880
3	Annual	0-\$24,860	\$24,861-\$34,307	\$34,308-\$37,290	\$37,291-\$43,505	\$43,506-\$49,720	\$49,721-\$57,575
	Monthly	0-\$1,919	\$1,920-\$2,648	\$2,649-\$2,879	\$2,880-\$3,358	\$3,359-\$3,838	\$3,839-\$4,798
	Weekly	0-\$478	\$479-\$660	\$661-\$717	\$718-\$837	\$838-\$956	\$957-\$1,107
4	Annual	0-\$30,000	\$30,001-\$41,400	\$41,101-\$45,000	\$45,001-\$52,500	\$52,501-\$60,000	\$60,001-\$69,375
	Monthly	0-\$2,313	\$2,314-\$3,191	\$3,192-\$3,469	\$3,470-\$4,048	\$4,049-\$4,625	\$4,626-\$5,781
	Weekly	0-\$577	\$578-\$796	\$797-\$865	\$866-\$1,010	\$1,011-\$1,154	\$1,155-\$1,334
5	Annual	0-\$35,140	\$35,141-\$48,493	\$48,494-\$52,710	\$52,711-\$61,495	\$61,496-\$70,280	\$70,281-\$81,175
	Monthly	0-\$2,706	\$2,707-\$3,734	\$3,735-\$4,059	\$4,060-\$4,736	\$4,737-\$5,412	\$5,413-\$6,765
	Weekly	0-\$676	\$677-\$933	\$934-\$1,014	\$1,015-\$1,183	\$1,184-\$1,352	\$1,353-\$1,561
6	Annual	0-\$40,280	\$40,281-\$55,586	\$55,587-\$60,420	\$60,421-\$70,490	\$70,491-\$80,560	\$80,561-\$92,975
	Monthly	0-\$3,099	\$3,100-\$4,277	\$4,278-\$4,649	\$4,650-\$5,423	\$5,424-\$6,198	\$6,199-\$7,748
	Weekly	0-\$775	\$776-\$1,069	\$1,070-\$1,162	\$1,163-\$1,356	\$1,357-\$1,549	\$1,550-\$1,788
7	Annual	0-\$45,420	\$45,421-\$62,680	\$62,681-\$68,130	\$68,131-\$79,485	\$79,486-\$90,840	\$90,841-\$104,775
	Monthly	0-\$3,493	\$3,494-\$4,820	\$4,821-\$5,239	\$5,240-\$6,113	\$6,114-\$6,985	\$6,986-\$8,731
	Weekly	0-\$873	\$874-\$1,205	\$1,206-\$1,310	\$1,311-\$1,529	\$1,530-\$1,747	\$1,748-\$2,015
*8	Annual	\$50,560	\$50,561-\$69,773	\$69,774-\$75,840	\$75,841-\$88,480	\$88,481-\$101,120	\$101,121-\$116,575
	Monthly	\$3,886	\$3,887-\$5,362	\$5,363-\$5,829	\$5,830-\$6,801	\$6,802-\$7,772	\$7,773-\$9,715
	Weekly	0-\$972	\$973-\$1,342	\$1,343-\$1,458	\$1,459-\$1,702	\$1,703-\$1,947	\$1,948-\$2,242

*For each additional person the household add \$5,140 to the total annual income.

** Those with income above 250% will not qualify for a fee reduction, however if desired they may apply for scholarship assistance based on special circumstances.

Questions to ask Commercial Insurance Carrier About Out of Network Reimbursement

1. Does my coverage include out of network reimbursement for mental health services?
2. What is the rate of reimbursement?
3. Is there an annual limit of visits or dollar amount that is reimbursed?
4. Are there any specific requirements that the provider must meet?
5. What information does my provider need to submit for reimbursement to be considered?
6. How long does the reimbursement approval last?
7. What is the turn-around time for me to expect payment?
8. What do I need to submit to qualify for reimbursement?
9. How quickly do I need to request reimbursement after the appointment occurs?
10. Where can I find this information in writing (my policy, website, etc.,)?