

Explanation of Intervention Fees and Expenses

Full Life takes seriously the importance of being good stewards of our clients' resources, especially when it comes to intervention. Part of our job is helping families learn the keys to success, which includes acknowledging that intervention, treatment and aftercare all cost money and that not all of that will be covered by insurance.

There are 3 parts of helping someone have a meaningful chance at recovery:

- ✓ Getting to treatment in first place (This is where intervention may be necessary.) *pop-up accordion here* – Insurance does not cover intervention services, but costs for some aspects of intervention may be considered a qualified medical expense for tax purposes.
- ✓ Completing primary treatment (traditionally recognized as “rehab”) – *pop-up accordion here* – Insurance typically covers some of inpatient, residential, partial hospitalization (PHP), intensive outpatient (IOP), and individual therapy.
- ✓ Aftercare (often in the form of sober living, aftercare IOP and recovery coaching) – *pop-up accordion here* – Insurance rarely covers sober living or recovery coaching, even though those services can offer some of the most important “insurance” that the investment in primary treatment will pay off! Some aspects may be considered as a qualified medical expense for tax purposes.

Full Disclosure of Full Life Intervention

- Initial Consultation - \$160/hr for 1-2 hours with the key initiator(s) of the intervention. – *pop-up accordion here* – In this session, the interventionist will ascertain if intervention is clinically indicated based on the information shared by the family. If we agree to proceed with intervention, that amount is applied to the retainer.
- Distance-based Retainer Categories
 - **Intervention and/or Destination for Treatment are 200+ miles from Winston-Salem, NC - \$5000 retainer** *pop-up accordion here* – This amount hopes to cover all professional services, travel expenses, customized *Choosing Treatment* guide, treatment planning, letter reviews, meetings with members of the intervention team, emergency support during the planning period, the customized intervention plan and family support sessions during treatment.
 - **Intervention and/or Destination for Treatment are 50-200 miles from Winston-Salem, NC - \$2500 retainer** *pop-up accordion here* – This amount hopes to cover all professional services, travel expenses, customized *Choosing Treatment* guide, treatment planning, letter reviews, meetings with members of the intervention team, emergency support during the planning period, the customized intervention plan and family support sessions during treatment.
 - **Intervention and/or Destination for Treatment are both within 50 miles of Winston-Salem, NC - \$1500 retainer** *pop-up accordion here* – This amount hopes to cover all professional services, travel expenses, customized *Choosing Treatment* guide, treatment planning, letter reviews, meetings with members of the intervention team, emergency support during the planning period, the customized intervention plan and family support sessions during treatment.

- If air travel, car rental and/or hotel expenses are required, FLC staff assumes responsibility for booking and paying for all associated expenses in advance of the intervention for both the interventionist and the intervenor. Full Life never books first-class tickets or high-dollar hotel rooms, nor do we order room service or frivolously spend your money on other extravagant expenses. We strive to be good stewards of your resources and make choices to maximize a positive outcome for your family.
- FLC requires that the intervention team leader provide credit card information and authorization before the first full team meeting. *pop-up accordion here* – While we will not bill the credit card unless directed by the intervention team leader or unless intervention fees are not paid for by check as agreed, this insures that FLC is compensated for services rendered and reimbursed for travel expenses incurred.
- FLC will provide the intervention team leader a final accounting based on actual time and expenses within 5 days of the intervention. *pop-up accordion here* – If professional time and/or expenses were less than projected, the intervention team leader will be issued a refund within 10 business days. If the intervention was more complicated than expected (i.e. flights need to be cancelled and rebooked, additional intervention time was needed, unusual/unanticipated expenses occurred in transport) there could be an additional balance due from the intervention team leader. Any balance due must be paid within 30 days. If a balance due is not paid within 30 days, FLC will proceed with submitting charges to the credit card account on file as authorized by the intervention team leader.
- The most common method of payment for intervention fees and expenses is by personal check. Payment for the estimated amount is due on or before Intervention Day. Those who elect to pay intervention fees and expenses by debit/credit/flex card will be billed a **2.5% surcharge**.
- **If you suspect that you will not be able to pay for the intervention from available resources, the interventionist can provide information about mLend, a zero-percent financing solution to make it easier to cover the costs of the intervention and/or the out-of-pocket expenses for residential treatment not covered by insurance.**