



# ISNA Cares - Rate Standard of Operation

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**Department:** ISNA Cares

**by:** [Mohammed Bemat](#)

**Last Updated By:**

[Index](#)

[Purpose, Scope and Use](#)

[1.0 Standard Rates for Services](#)

[2.0 Frequency](#)

[3.0 Payment for Clients with Insurance Coverage](#)

[4.0 ISNA Canada's Subsidy Program \(Clients Without Insurance, Clients Who Have Exhausted Insurance Coverage or Clients Who Have Partial Insurance Coverage\)](#)

[5.0 Continued Services](#)

[6.0 Payment Methods](#)



**Purpose:** The purpose of this policy is to establish clear, transparent, and equitable guidelines for setting, reviewing, and applying service rates at ISNA Cares. It ensures that clients understand the financial expectations associated with accessing mental health and spiritual counselling services and outlines available supports such as subsidies and insurance coverage accommodations.

**Scope:** This policy applies to all therapeutic and spiritual counseling services offered through ISNA Cares, including but not limited to:

- Individual, couples, and family therapy sessions
- Spiritual counselling sessions
- In-person and virtual service modalities
- Services delivered by Resident Therapists, Affiliate Therapists, and Imams/Teachers

The policy applies to all clients receiving services through ISNA Cares, regardless of their method of payment (self-paying, insured, or subsidized).

**Use:** This policy is intended for:

- **Clients**, to understand the costs of services and the options available to them for financial assistance
- **Staff and Service Providers**, to ensure consistent application of service rates, subsidies, and payment procedures
- **Administrative and Finance Teams**, to guide invoicing, billing, and insurance claim processes
- **Management**, to support decision-making regarding rate adjustments, subsidy approvals, and exceptional circumstances



## 1.0 Standard Rates for Services:

1.1 Rates for services are reviewed annually, with adjustments effective from January 1st of each year. The adjustments are based on an environmental scan, conducted two months prior, which includes a review of industry standards and recommended rates by professional colleges.

- a. Clients will be notified of rate changes at least 30 days before they take effect.

1.2. The services provided include:

- **Individual, Couples or Family Therapy**, provided by a Resident Therapist
- **Spiritual Counselling**, provided by an Imam or Teacher
- **Individual, Couples or Family Therapy**, provided by an Affiliate Therapist

1.3 Mode of Delivery: Services are offered in-person and may be offered virtually.

1.4 Current Rates for Services:

- **Therapy** with a Resident Therapist: **\$160 per hour**
- **Therapy** with an Affiliate Therapist: **\$160 - \$200 per hour**
- **Spiritual Counseling** with an Imam or Teacher: **\$160 per hour**

1.5 Cancellation Policy: A cancellation fee of \$40 will apply to all services if the client misses a session or cancels/reschedules within 24 hours of the session.

## 2.0 Frequency:

2.1 Insured and Paying Clients: These clients will receive services in accordance with the rates specified in Section 1.4.

2.2 Subsidized Clients: These clients will receive subsidized services as detailed in Section 4.



### **3.0 Payment for Clients with Insurance Coverage:**

3.1 ISNA Canada will charge the rates outlined in Section 1.4 for insured clients.

3.2 If insurance only covers part of the cost, then ISNA Canada will extend the Subsidy Program for the remaining balance (copay), upon the client's request.

### **4.0 ISNA Canada's Subsidy Program (Clients Without Insurance, Clients Who Have Exhausted Insurance Coverage or Clients Who Have Partial Insurance Coverage):**

#### **4.1 Subsidy Program for In-Person Sessions:**

4.1.1 In-Person Sessions with a Resident Therapist: ISNA Canada provides in-person mental health counselling sessions on a sliding scale.

- a. Sliding Scale: Clients may make a partial payment based on a sliding scale from 0% to 100%.
- b. ISNA Canada may subsidize up to 100% of the session fee for the first 6 counselling sessions.

4.1.2 In-Person Sessions with an Imam or Teacher: ISNA Canada provides in-person spiritual counselling on a sliding scale.

- a. Sliding Scale: Clients may make a partial payment based on a sliding scale from 0% to 100%.
- b. ISNA Canada may subsidize up to 100% of the session fee for the first 3 spiritual counselling sessions. Clients may be referred to mental health clinicians for additional support.
- c. ISNA Canada allows for one session per month with an Imam or Teacher. Increased frequency of sessions may be offered on a case-by-case basis, subject to managerial approval.

#### **4.2 Subsidy Program for Virtual Sessions:**

4.2.1 ISNA Canada offers virtual mental health counselling sessions on a sliding scale in partnership with Crescent Community Support Services. ISNA Canada may subsidize up to 75% of the session fee



for the first three virtual counselling sessions. In certain cases, a full subsidy may be granted, subject to managerial approval.

- a. Clients are eligible for one subsidized virtual session per month with a Resident Therapist. Additional sessions may be approved on a case-by-case basis, also subject to managerial approval.

## **5.0 Continued Services**

5.1 After a client has exhausted their insurance coverage or the ISNA Canada Subsidy Program, ISNA Canada will require full payment on further sessions.

- a. ISNA Canada may offer discounted sessions, on a case-by-case basis, upon managerial approval.
- b. If clients indicate they are unable to afford this, ISNA Canada may waive the fee, subject to managerial approval.

## **6.0 Payment Methods:**

6.1 An invoice will be sent to clients within 72 hours of their session which will note the date and length of their session, their service provider and the charge.

6.2 Clients with Insurance:

- a. Direct Billing Insurance Providers: Some insurance providers are eligible for direct billing, in which case clients will not need to pay for their invoice personally.
- b. Reimbursement Insurance Providers: Some insurance providers do not provide direct billing, in which case clients will need to pay their invoice and get reimbursed by their insurance provider.

6.3 Clients without Insurance:

- a. Clients who are receiving a partial subsidy from ISNA Canada will have to pay for the un-subsidized portion that will be either charged as a deposit or an invoice, up to the discretion of ISNA Canada.



### **Review Schedule**

This policy will be reviewed annually to ensure it remains competitive and aligned with organizational goals.

*For any clarifications or further details, please contact the ISNA Cares Department Manager,  
Mohammed Bemat at [mohammed@isnacanada.com](mailto:mohammed@isnacanada.com)*