ISNA Cares - Rate Standard of Operation

Effective by: July 1, 2026 **by:** Mohammed Bemat

Department: ISNA Cares

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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 counselling services offered through ISNA Cares, including but not limited to:

- Individual, couples, family, and pre-marital therapy sessions
- Spiritual counselling sessions
- In-person and virtual service modalities
- Services delivered by ISNA Cares Therapists and Imams and, Affiliate Therapists and Imams

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

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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:

- **Sessions**, provided by an ISNA Cares Therapist or Imam
- **Spiritual Counselling**, provided by an ISNA Cares Imam
- **Counselling Sessions,** provided by an Affiliate Therapist
- **Spiritual Counselling**, provided by an Affiliate Imam

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

1.4 Current Rates for Services:

- **Therapy** with an ISNA Cares or Affiliate Therapist: **$160 for 45-50 minute sessions, $200 for 55-75 minute sessions**
- **Spiritual Counselling** with an ISNA Cares or Affiliate Imam: **$160 for 45-50 minute sessions, $200 for 55-75 minute sessions**

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 Payment for Clients with Insurance Coverage:

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

2.2 **Session with ISNA Cares Therapist or Imam:** 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.

2.3. **Session with Affiliate Therapist or Imam:** Client is responsible for full payment of the session, unless Affiliate Therapist or Imam has approved a sliding scale payment, prior to session.

3.0 ISNA Canada Mental Health Subsidy (Clients Without Insurance, Clients Who Have Exhausted Insurance Coverage or Clients Who Have Partial Insurance Coverage):

3.1 Subsidy Program for In-Person Sessions:

3.1.1 <u>In-Person Sessions with an ISNA Cares Therapist:</u> ISNA Canada provides in-person mental health counselling sessions on a sliding scale.

a. ISNA Canada may subsidize up to 100% of the session fee for the first 3 counselling sessions.
b. Sliding Scale: Clients may make a partial payment, for the 3 sessions, based on a sliding scale from 0% to 100%.

3.1.2 <u>In-Person Sessions with an ISNA Cares Imam:</u> ISNA Canada provides in-person spiritual counselling on a sliding scale.

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

3.2 Subsidy Program for Virtual Sessions:

3.2.1 ISNA Canada offers virtual sessions on a sliding scale in partnership with Crescent Community Support Services.

3.2.2. ISNA Canada may subsidize up to 75% of the session fee for the first 3 virtual counselling sessions, with full subsidy available, subject to managerial approval.

3.3 Subsidy Program for Students:

3.3.1. ISNA Canada may extend the in-person subsidy policy to Post-Secondary School Students for virtual sessions.

3.3.2. ISNA Canada will assign therapists to the student, upon managerial approval.

4.0 Continued Services

4.1 After a client has exhausted their insurance coverage or the ISNA Canada Mental Health Subsidy, 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.

5.0 Payment Methods:

5.1 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.

5.2 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.

5.3 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 Cares.

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