

## Terms of payment

We have not settled contracts with health insurers in 2022. This may have consequences for the extent to which your treatment is reimbursed. More information about this subject can be found under the heading 'Costs' on our website.

We recommend that you take out a non-contracted policy ("*restitutiepolis*") with your health insurer that reimburses 100% of the "NZa" rate (NZa is the Dutch Healthcare Authority). In that case, you are free to choose your own care provider, including those who do not have a contract with your health insurer. Your health insurer is then obliged to reimburse your treatment.

If you have a contracted care policy ("*naturapolis*") the insurer will reimburse at least half of the invoice. Please note that not all insurers use the rates of NZa, but use 'market conform' rates, which can turn out to be a few percent lower. The maximum rates for mental healthcare are determined annually by the NZa.

A referral letter from your general practitioner is required if you intend to declare all or part of your treatment to your health insurer.

### **No-show policy**

For appointments that are canceled less than 24 hours in advance, we charge a no-show rate of € 100. This amount cannot be claimed from your health insurer.

### **General payment conditions of the practice**

#### **Article 1**

These payment conditions apply to all treatment agreements between SK Therapeuten – Interculturele Psychotherapie & Counseling (hereinafter referred to as: practitioner) and the client.

#### **Article 2**

No-show: appointments must be canceled at least 24 hours before the scheduled time. In case of non-cancellation or in case of cancellation within 24 hours before the appointment, the practitioner is entitled to charge the reserved time to the client. For a no-show, € 100 will be charged. This is done by sending out a separate invoice in addition to the costs of the sessions. This invoice will not be paid by the health insurer.

#### **Article 3**

The costs of the treatment as submitted by the practitioner must be paid by the client within 7 days after the date of the invoice.

**Article 4**

If the client has not paid the amount due within 7 days after the invoice date, the client will be given a last opportunity to pay the invoice within 5 days without increasing costs.

**Article 5**

The practitioner is entitled to take collection measures or have them carried out by third parties without further notice in case the client does not meet his or her obligations within 7 days of the date of the payment reminder.

**Article 6**

All extrajudicial collection costs related to the recovery of the amounts declared are at the expense of the client. The extrajudicial collection costs are set at least 15% of the principal sum with a minimum of € 25.

**Article 7**

In case of payment delays, the practitioner is entitled to suspend further treatment until the client has fulfilled his or her payment obligations.