



Mental Health Services Program Fee Information

Current as of February 6, 2026

Private pay, out of pocket, insurance, EAP, and invoices

You may pay for the cost of services “out of pocket” or with in-network 3rd party insurance or EAP. Statements that describe the date and service provided, amount billed, running balance, and amount due are distributed monthly to all clients by mail, although they may be delivered via email, mail, or the CSSM client portal. Payment is due within 20 days of the monthly invoices being mailed by CSSM if the invoice states a balance is due. Payments accepted include: credit card, debit card, check (make checks out to CSSM), or cash. When mailing payments, please use the address for the Helena office at the bottom of the document.

Payment Requirements and Saving of Credit/Debit Card Information

Clients will be required to put a current/active credit or debit card on file with CSSM. Clients choosing to private pay who authorize CSSM to use this card to pay for the amount of services rendered on the day of service will receive the Prompt Pay Discount**** rate described below. Clients who wish to pay with cash or check will have the option to choose to do so when they complete their initial paperwork, but will still be required to put a current/active credit or debit card on file. All clients will have 20 days from the mailing of their monthly invoice to pay any outstanding balance and if they have not done so, CSSM may run the full amount due to CSSM to their card on file.

Payment Plans or No Payment

CSSM offers interest free payment plans if a client is having difficulty paying a balance due for services rendered. If a client is overdue on their balance, CSSM reserves the right to suspend or terminate services. CSSM also reserves the right to send the balance to collections for severely overdue accounts. Any no payments from a client may constitute theft or fraud towards CSSM and/or any 3rd party insurer.

Private Pay Reduced Fees

Those seeking private pay services for reduced fees can call CSSM at (406) 442-4130 to receive instructions on how to apply. Fee reductions are limited to the circumstances described in the fee schedule below.

Fee Schedule

Service Description	Fee Rate
Standard Counseling Session w/ provider w/ current licensure	\$180
Initial Assessment Session	\$0
Individuals/Families at or below federal poverty line*	\$36
Individuals/Families at federal poverty line x 1.25*	\$63
Individuals/Families at federal poverty line x 1.50*	\$90
Individuals/Families at federal poverty line x 1.75*	\$117
Individuals/Families w/ faith leader referral**	50% off standard rate, or 25% if used with another discount
Lifelong services referral from the CSSM Adoption Program***	\$90
Session for expectant/birth mothers currently in CSSM Adoption Program	\$0
Professional services provided outside of schedule appts (per minute)	\$3.00/min
Prompt Pay Discount****	See description on next page



Health Insurance

CSSM providers are in-network for the following insurance providers, although this may vary from provider-to-provider:

- United Healthcare and subsidiaries
- Blue Cross Blue Shield
- Montana Medicaid
- Pacific Source
- Mountain Health Co-Op
- Cigna Evernorth
- Medicare
- The Standard/Health Advocate EAP
- ComPsych EAP
- Optum through United Healthcare EAP
- First Choice Health Network and Associated Payors, including Aetna, EBMS, and Imagine360 Administrators

It is the client's responsibility to know and understand their insurance responsibilities, such as deductible, co-pay, and co-insurance amounts. CSSM does not require payment of co-pay and co-insurance the day of service. After billing insurance on behalf of a client after a service is rendered, it is the client's responsibility to fulfill the balance left (if a balance exists) owed to CSSM.

Health Savings Accounts (HSA)

Services provided by CSSM are eligible HSA reimbursement, however, CSSM cannot accept payments from HSA cards due to stipulations from our 3rd party card processor. To pay with an HSA, a client will pay CSSM for services rendered using the payment methods above. CSSM will then provide the client with a statement that can be submitted for reimbursement from the client's HSA provisioner.

Employee Assistance Program

CSSM accepts EAP if it is a benefit through a third-party insurer CSSM is in-network with. CSSM also accepts The Standard/Health Advocate EAP for employees in the Diocese of Helena network and EAP through the ComPsych network.

***2025 Poverty Guideline Chart**

# in family	Poverty Line (PL)	PL x 1.25	PL x 1.50	PL x 1.75
1	15650	19563	23475	27388
2	21150	26438	31725	37013
3	26650	33313	39975	46638
4	32150	40188	48225	56263
5	37650	47063	56475	65888
6	43150	53938	64725	75513
7	48650	60813	72975	85138
8	54150	67688	81225	94763
9	59650	74563	89475	104388

****Faith Leader Referral**

Individuals and/or families who utilize CSSM Mental Health Counseling Services will receive a 50% discount on their private-pay sessions if they provide a written referral from an ordained leader of their



faith community (priest, pastor, deacon, etc.) stating they are actively involved in their church or parish. This discount can be used in addition to other sliding scale fee discounts, but becomes a 25% discount in these cases. Those seeking this reduction should call CSSM at (406) 442-4130 to learn how to apply.

*****Lifelong Services Referral from the CSSM Adoption Services Program**

This discount is available exclusively for person(s) referred from a social worker in the CSSM Adoption Services Program. Person(s) must have been involved in the Adoption Services Program.

******Prompt Pay Discount**

Private payments made in full for services in advance or the day of those rendered services will be discounted 10% off the rate for a standard counseling session if coupled with another discount. If a client is not receiving another discount and is paying the standard counseling session rate, the service will be discounted 20%. To receive this discount, a client has the options to 1) call (406) 442-4130 to pay by card 2) give CSSM permission to securely store your card information and use it to automatically pay 3) pay your provider directly with cash or check. This discount can be used in combination with any other private pay discount.