



Fee and Payment Policy

Version 2.3. Last updated January 1, 2026.

Introduction

This document outlines fees, billing practices, and related information for services at Lighthouse Child and Adolescent Psychology and Associates (“Lighthouse Psychology & Associates”). Please note that **neither psychological services nor psychotherapy services are covered by OHIP**, and you will be required to pay for our services either yourself or through any private insurance you may have yourself or through your work.

Hourly Rates

The rates below are for one full hour of service. Smaller time intervals are prorated accordingly, and we bill for services including phone calls and emails that take more than fifteen minutes.

Psychological Assessment Services

- All assessment services provided by Dr. Anne Ritzema and psychometrists under her supervision, are billed at **\$250 / hour**.

Psychotherapy Services

Standard therapy sessions are 50 minutes long and are billed at the full one-hour rate to provide time for the necessary charting and record keeping.

- All psychotherapy services provided by Dr. Anne Ritzema are billed at **\$250 / hour**.
- Psychotherapy services provided by Ms. Véronique Woychuk, RP, are billed at **\$160 / hour**.

Assessment

Psychological assessments are complex and it is not always possible to say for certain how long they will take. As a rough guide, you could expect:

- Psychoeducational assessments to take between 16 and 20.5 hours:
 - 1.5-2 hours for a comprehensive intake meeting;
 - 6-9 hours of testing, depending on the number and complexity of tests;
 - 7-8 hours for scoring and report writing; and
 - 1.5 hours for the feedback session.

- Gifted assessments to take between 5 and 8 hours:
 - 0.5-1 hour for an intake meeting;
 - 2-3 hours of testing;
 - 2-3 hours for scoring and report writing; and
 - 0.5-1 hour for the feedback session.

- Autism assessments to take between 12 and 17 hours:
 - 2 hours for a comprehensive intake meeting;
 - 1.5-4.5 hours of testing;
 - [0.5-1 hour for telephone interview(s) with teachers/professionals];
 - 7-8 hours scoring and report writing; and
 - 1.5 hours for the feedback session.

We can discuss your particular needs at your free initial consultation call and decide on a detailed testing plan at your intake meeting. If we discover new information during the assessment that might change our plan, we will always consult with you before changing our plan.

Therapy

The therapy process begins with a 1-1.5 hour intake meeting to discuss the reason for seeking therapy. Your psychologist or psychotherapist will work with you to develop a treatment plan that meets your needs, goals, and time frame. Based on each client's goals and needs, therapy will then typically proceed through a series of weekly therapy sessions.

Payment Due After Each Session

Payment for all services at Lighthouse Psychology & Associates is due after each in-person or telehealth session. Payment for work performed between sessions, like report

writing, will be due at the next session. This ensures that invoices are paid on an ongoing basis and that bills remain manageable.

Payment Methods Accepted

We accept Mastercard, Visa, and debit for in-person payments, and we accept Mastercard, Visa, and Interac e-transfers for online payments. In some cases, cash will be accepted. Please speak with your clinician to discuss these options.

Private Health Insurance Billing

If you have private health insurance that covers psychological services, Lighthouse Psychology & Associates is pleased to work with you to support your insurance claim. You will be required to pay in full following your appointment and we will provide you with all the information you need to file your claim.

Cancellations and Missed Appointments

We understand that schedules change and that you may need to cancel or reschedule your appointments. However, to be fair to our other clients, **appointments must be canceled at least 24 hours in advance**. Missed appointments, or appointments canceled later than 24 hours in advance, will be billed at the usual rate. We can only waive this fee in cases of extreme extenuating circumstances supported by documented evidence.

Late Fees

We commit to working with you to ensure your bills remain manageable and are paid on a timely basis. However, any accounts that have had no payment made on them for 30 days will be charged interest at a rate of *prime plus 1%* per year. Any account that has had no payment made on it for 90 days, and for which there are no arrangements made to pay it, will be sent to collections. This is a last resort and we will work with you to avoid this outcome.

Fee Increases

We are required to update our fees on a regular basis to keep up with inflation and to ensure that we can continue to provide you with the highest-quality services possible. When increases occur, they will be announced to all active and prospective clients in November and will be effective January 1.