



## Anchor Fund Policy and Application Packet

### **Purpose:**

The Anchor Fund helps clients access counseling services by reducing costs when financial hardship prevents full payment. It provides time-limited assistance after insurance or other funding options have been used, ensuring clients receive care while the practice remains financially responsible.

### **Eligibility:**

Clients may qualify if they:

1. Demonstrate financial hardship with documentation.
2. Have used or attempted to use all active insurance, EAP, or HSA/FSA benefits.
3. Have services deemed clinically necessary by a clinician.

### **Fiscal Responsibility and Insurance Use:**

The Anchor Fund is the payer of last resort. Clients must use all active insurance, EAP sessions, or other benefits first. Staff will document verification of these options before Anchor Fund dollars are used. If insurance or another payer later reimburses services, Anchor Fund awards for those sessions will be adjusted.

### **Programming Limits:**

- **Sliding scale can be used or session fee can be paid in full based on extenuating circumstances based on Director approval.** - Assistance duration: Up to 12 sessions per approval, with renewals possible.

### **Sliding Scale (based on income and cost of living)-**

This scale determines a client's out of pocket expense if any, based on **household size and total household income.**

## Sliding Scale Table

Family Size	Typical Income Level	Insurance/out of pocket expense	Achor Fund Awarded Amount
1	\$45,000 or less	Based on copay/insurance coverage	Up to \$100 per session
2	\$60,000 or less	Based on copay/insurance coverage	Up to \$100 per session
3	\$70,000 or less	Based on copay/insurance coverage	Up to \$100 per session
4	\$75,000 or less	Based on copay/insurance coverage	Up to \$100 per session
5	\$80,000 or less	Based on copay/insurance coverage	Up to \$100 per session

**Add \$5,000 income  
for each additional  
family member**

**Documentation:**

Applicants must provide at least two of the following: - Most recent tax return - Pay stubs (last 30 days) - Benefit award letters (unemployment, SSI, etc.) - Bank statements (last 60 days) - Employer letter of income or layoff - Proof of insurance or attestation of no coverage

**Application Review Process:**

1. Client completes the Anchor Fund application and submits required documents.
2. Staff verify insurance, EAP, and benefits eligibility.
3. Staff calculates discount tier.
4. Contracted partner identified.
5. Executive Director reviews budget and approves or denies the application. (Board approves policy surrounding budget constraints.)
6. Decision is communicated within 5 business days.
7. Awards are valid for up to 12 sessions, after which renewal may be requested with updated information.

**Anchor Fund Application**

Client Name: \_\_\_\_\_

Date of Birth: \_\_\_\_\_

Phone: \_\_\_\_\_

Email: \_\_\_\_\_

Household Size: \_\_\_\_\_ Total Household Income (past 12 months): \$\_\_\_\_\_

Insurance Carrier: \_\_\_\_\_ Member ID: \_\_\_\_\_

Circle all income sources:

■ Wages ■ Unemployment ■ SSI/SSDI ■ Child Support ■ Self-Employment ■ Other \_\_\_\_\_

Attach documentation as required. I certify that the information provided is true and complete.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_