

Insurance and Billing Policies

Please be aware that **you are ultimately responsible for your entire bill**. However, as a courtesy to you, we will submit claims to your insurance company. Before your first appointment, please be sure you understand your plan's mental health benefits, including co-payments (the portion of the charge you must pay), deductibles (the amount you must pay before your insurance begins paying) and plan benefit limits. If you need assistance in verifying benefits, please ask us. Please **bring your insurance information and ID card to your first appointment**.

Many insurance plans require **preauthorization for mental health services**. Some plans limit the types of services covered, or the number of appointments covered. Please obtain any necessary preauthorization prior to your first appointment, and inform us of benefit limits.

Co-payments and deductibles are payable at the time of service. We reserve the right to charge interest on unpaid balances over 60 days old at 1.5% OR 18% annually.

Late Cancels/Missed Appointments: If you miss or cancel a therapy appointment with less than 24 hours notice, you will be charged a fee of \$60. These fees are not payable by insurance.

MD Late Cancels/Missed Appointments will be billed as follows and are not payable by insurance:
Initial appointment: \$137
20 Minute follow-up med check: \$80
Extensive follow-up med check: \$130

Bank fee for returned checks: This \$40 bank fee, along with the original amount of the bad check, is payable only in cash, money order, or cashier's check. Any future payments must also be made by these methods.

Responsible Party: If the primary client is a child, the parent or guardian bringing the child in for services is responsible for paying for these services. If you have a financial agreement regarding the child's medical expenses (such as a divorce decree) with the other parent, you are still expected to pay for your child's services, and arrange for your own reimbursement with the other party.