## **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 behavioral/mental health benefits, including copayments (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 provide us with your insurance information and member ID card prior to your first appointment.

**If paying "out of pocket**" (TOS), and not submitting a claim to your health insurance, we are required to provide you with a **Good Faith Estimate (GFE) of your treatment costs.** 

Many insurance plans require **preauthorization for behavioral/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 the 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 an appointment with less than 24 hours' notice, you will be charged a fee of \$100. **This fee is NOT payable by insurance.** 

**MD Late Cancels/Missed Appointments:** If you miss or cancel a MD appointment with less than 24 hours' notice, you will be charged the fee noted below. **These fees are NOT payable by insurance.** 

• Initial appointment: \$137

20-minute follow-up medication check: \$80

Extensive follow-up medication 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, cashier's check, or credit card. 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. If requested, we will provide billing information to the other party.