

Explanation of Financial Policies

We require all our clients to agree to and comply with our Financial Policy before beginning treatment. It is important that you understand that by signing the **Financial Policy** you are agreeing to adhere to Centers for Family Change's financial policies, detailed below.

- Our fees are based on treatment received and not on outcome. This means that you are responsible for paying for the services you receive whether or not you are pleased with these services.
- **Full payment is due at the time of service.** You must pay the amount you owe at each session. This includes co-payments, co-insurance, and deductibles (by "full payment," we mean the amount you are responsible for, as determined when we verify your insurance benefits).
- We reserve the right to stop treatment for non-payment. Please understand while we are committed to your treatment that we will not continue services if you are delinquent in paying for the services you receive.

Regarding Insurance

We accept assignment of insurance benefits. However, confirmation of benefits is not a guarantee of payment. In the event your insurance company rejects your claim you are responsible for payment in full. Similarly, if your insurance company provides incorrect information to Centers for Family Change you are responsible for any monies owed for the services you received. To use your insurance you must provide Centers for Family Change with the necessary information to submit claims to your insurance, permission to bill your insurance and release any information to your insurance company that is necessary to process claims, and agree to assign payment to the Centers for Family Change. By signing and initialing the **Consent for Therapy Form** (also known as the **Service Agreement**) you have given Centers for Family Change permission to bill and collect from your insurance.

You are responsible for:

- Deductibles, co-insurances, co-payments and services not covered by insurance.
- Obtaining authorization, when required, prior to treatment. If you fail to obtain authorization you may be responsible for the full fee!
- Notifying us if your insurance coverage changes. If you fail to do so, you will be responsible for any charges that your insurance company denies.

Change in Primary Care Physicians for HMO Plans:

If you change your primary care doctor this may impact your coverage. Centers for Family Change therapists are not in-network providers for all HMO groups. Therefore, please be sure to notify your therapist if you are changing your primary care physician. This is especially important if your new physician is a member of a different medical group.

Loss or Change of Insurance:

If you lose your insurance coverage please notify your therapist immediately. If your insurance coverage changes you must notify your therapist immediately and provide your new insurance information (if you want us to continue to bill your insurance). Please note all of our therapists are in different insurance networks and may not accept certain insurance plans. In addition, if you have an HMO plan changing your physician/physician group may impact your coverage so please be sure to discuss this with your therapist. If you are not able to afford services after a change in or loss of insurance your therapist will work with you to provide referrals. Finally, please remember that your insurance coverage may change at the start of each year and you need to notify us of any changes in coverage.

Using EAP Benefits:

While you may have EAP benefits through your employer, the Centers for Family Change no longer accepts many EAP plans. To utilize EAP benefits for the few plans we do accept, you must notify your therapist **prior** to the start of treatment otherwise we will not accept your EAP benefits.

Missed Appointments

- We Require a **Full 24 Hours' Notice for Cancellation!**
- We will charge you \$150.00 for all appointments that are canceled without a full 24 hours notice and for all missed appointments.
- Missed appointment fees cannot be paid by your insurance. You will be responsible for paying these charges.

Payment

Payment by Credit Card

The Centers for Family Change does accept credit cards for payment. When you register as a new patient we request that you provide us with your credit card information. Your therapist will bill you for the amounts you owe following each session. Our therapists do not automatically bill you for missed or canceled appointments without first discussing this with you. We understand that emergencies do arise but we request you make all efforts to provide 24 hour notification prior to canceling an appointment. We use a secure service provided by our current billing service to charge credit card payments. The Centers for Family Change therapists also use Square for credit card payments. In addition, clients can pay any outstanding bills through their patient portal, on our website.

Payment by Check and Cash

Centers for Family Change accepts checks and cash when you pay in person. However, please note that there is a \$35.00 charge for bounced checks.

Payment for Minors

- The adult initiating and accompanying a minor to the minor's session, is responsible for the payment that is due at the time of service.
- For older minors who attend appointments on their own a credit card must be on file so that the card can be charged by your child's therapist following the appointment.

Additional Charges

Clients are responsible for services that are not covered by insurance. These include things such as:

- Extended sessions
- Lengthy or repeated phone calls

Charges for these services are based on 15 minute increments, based on our full fee