

Financial Policy

We want billing arrangements to be as straightforward as possible.

1) Services provided by the Children's Program are billed on an hourly basis. Charges are submitted under the client's name. If a child is the client, billing is submitted under the child's name.

2) **Medical and Psychological services** provided at the Children's Program may be covered under the **mental health benefits** of your health insurance contract. Extended phone calls, follow-up correspondence, and out-of-the office consultation cannot be billed to health insurance. **Speech and Language services insurance coverage vary greatly.** It is your responsibility to understand these insurance benefits before your visits occur. We cannot guarantee services will be covered/paid for by your plan. **Educational services are not covered.** We do not submit claims for these visits.

3) Our office maintains a direct billing relationship with many, but not all, health insurance companies. **It is important for families to educate themselves about the mental health benefits of their health insurance policies.** Determine if your company provides a managed mental health benefit, whether you must meet a deductible, the amount of your co-payment/coinsurance, and whether pre-authorization is required. In most cases pre-authorization is initiated by the family/patient and NOT the primary care physician/pediatrician. Coverage may NOT be available for specific diagnoses e.g. Attention Deficit, Autism Spectrum, or for particular services, e.g., psychological testing, family therapy.

4) We will do our best to inform you of your financial obligation when scheduling your appointment. When a child is the client, the parent/guardian seeking services is responsible for the account. A **Child Information** form and a **Consent for Healthcare Operations** form must be completed prior to your first appointment. A credit card must be maintained on file. Credit card information is maintained in StoredPay, a service that allows your patient payment information to be securely stored on file with the Children's Program payment service, BillFlash.

- a) If we are NOT contracted to bill your health insurance, **payment in full** is due at the time of the appointment. Fees are collected on the day of your appointment. Families using an out-of-network benefit can request copies of fee slips and a guide for self-billing insurance.
- b) If we are billing your primary/secondary health insurance company we will attempt to gather information about your mental health benefits. However, this information does not guarantee payment. The agreement with your insurance carrier is a contract between you, your insurance company and, in some cases, your employer. Please remember, billing insurance is not a guarantee of payment. If your insurance plan does not cover a service, a procedure, or a diagnosis, you are responsible for these charges. A credit card must be maintained on file. Your financial responsibility for your visit, whether it is a deductible, copayment/co-insurance, will be charged to this credit card on the day of your appointment.

Financial arrangements between divorced parents must be handled independently of the Children's Program. In cases of divorce, the parent seeking service is responsible for the account and must sign the Consent for Healthcare Operations form. If the other parent holds the insurance, they, too, must sign a Consent for Payment and Healthcare Operations form. This gives us permission to bill the health insurance. Fees due on the day of an appointment must be collected at every visit regardless of who brings a child to the appointment.

5) We will bill a patient's insurance carriers if we are provided current and correct information. Our policy is to allow insurance carriers 60 days to pay a claim. Please notify us prior to your next appointment if you have a change in insurance. The Children's Program will not bill retroactively for changes in insurance.

6) Accounts unpaid after 60 days will be assessed a re-billing charge. If a payment has not been received from an insurance company within 60 days, we encourage the patient to work actively with the insurance company to secure payment. Accounts with unpaid balances after 90 days will be referred for collection action. To avoid collection action and re-billing charges you will be contacted to use your credit card number. This will be kept on file and can be used to settle the balance. We make every attempt to contact you prior to charging an unpaid balance.

7) Payment can be made with cash, credit card or check. All payments will incur a \$1 administrative fee. Please make checks payable to the Children's Program. Please call our Billing Office at (503) 452-8002 (Option 3 for billing) or (503) 452-0307 if you need a printout of your account or to answer any questions.

8) In the event of non-payment of charges, the Children's Program shall be entitled to recover all costs and expenses incurred in seeking collection of such charges, including, without limitation, court costs and reasonable attorney's fees, whether such claims are pursued through court proceedings, appellate or bankruptcy proceedings, arbitration, and/or mediation.

9) **Please note our cancellation policies outlined below.**

- a) **If you must cancel an evaluation appointment, please notify us at least one week in advance. We may elect not to reschedule evaluations canceled without sufficient notice.**

- b) **To cancel a scheduled therapy appointment, please call during office hours and give at least 48 business hours advance notice. A mandatory fee of up to 100% of the charge will be assessed for missed appointments or appointments cancelled without this notice. Cancellations left on voicemail after business hours will be considered received as of the next business day. Reminder phone calls are not guaranteed.**