

Potential Insurance Discrepancies

As a courtesy to all patients, we will **attempt** to obtain an **estimate** of your coverage information by calling your insurance provider prior to scheduling your first appointment. Please be aware that in some rare cases, incorrect information is provided to us by insurance representatives due to ambiguity or misinterpretation of your coverage.

This becomes apparent only after we submit your claims to the insurance and receive the processed claims in return. Unfortunately, it is impossible to be 100% certain of your insurance coverage until after the claim is submitted and returned from your insurance company.

Upon receiving the processed claims, if there is any discrepancy in the coverage details we initially communicated to you, we will investigate it further. After investigating the discrepancy, if the outcome from the insurance is that the processed claim is accurate, **you are financially responsible** for whatever the processed claim indicates. We legally have to abide by the outcome of the claim. It is not our choice. We hope to never have discrepancies, but we want you to be aware of the possibility.

Therefore, you need to verify your coverage and ensure you fully understand your coverage details prior to beginning services. **Calling your insurance company directly** to verify your coverage details yourself prior to treatment is required in order to minimize potential discrepancies. Again, this is your personal responsibility. Davis Art Therapy and Counseling only serves as the middle person between you and your insurance company.

What If My Insurance Fails to Pay?

You are **financially responsible** for the cost of your therapy services in the event that your insurance company fails to provide payment for services. This means if your insurance company unexpectedly fails to provide payment, you are responsible for paying out-of-pocket for the services you received.

This also applies retroactively. For example, if your insurance company issues payment, and then later requires us to return the payment to them because your coverage was terminated prior to the date of payment stopping, you are responsible for paying out-of-pocket for the services you received. It is uncommon for insurance companies to require us to retroactively return payments, but this can and does happen in some cases **when payments were issued to us by mistake.** To prevent this from happening, please communicate with your insurance company about your coverage details. It is extremely important for you to call your insurance directly to **verify your coverage details.**

Signature: _____ **Date:** _____