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## Welcome to our practice:

Thank you for selecting our office for your child's occupational and speech therapy services. It is our goal for your child to have fun while working on their treatment program.

Before we start serving your family we would like to better understand what you see as your child's needs. We will also review any evaluation that we have performed and discuss our recommended treatment plan.

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### Financial Policies

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- Insurance - We currently accept Anthem, AETNA, CIGNA, Harvard Pilgrim, Harvard Pilgrim/Health Plans, Martin's Point, Medicaid, NH Healthy Families, TUFTS, WellSense, and United Healthcare. If you do not have one of these plans we will accept private payment.

We are happy to help you process your insurance claim. A Physician Referral and copy of your insurance card, complete with Group Number, Subscriber ID Number, and the address and phone number of the insurance carrier is required at the initial visit or you will be responsible for making payment.

We will do our best to check your benefit limits but be aware that many insurance companies see this as the client's responsibility and do not disclose this information. It is your responsibility to know the number of visits your plan covers and the number used. Authorization of treatment does not guarantee payment.

You must realize your insurance is a contract between you, your employer and the insurance carrier. We are not a party to that contract. Our relationship is with you and your child not your insurance company. While the filing of insurance claims is a courtesy that we extend to our families, all charges are your responsibility from the date the services are rendered. If a dispute arises over coverage or benefits, we ask that you pay us the disputed amount and have your insurance company reimburse payment to you. Insurance companies now reserve the right to go back 18 months to investigate claims. That means if they paid a claim in error, they will request the payment back. This repayment will be passed onto you. It is important for you to understand your benefit limits to avoid a balance.

Insurance deductibles and co-payments are due the date of service. There is a drop box located in our lobby for your convenience. A \$3.00 charge will be added to your copay if we are required to bill you.

- Billing Fees: A service charge of \$25.00 will be added to your account for all returned checks. Our office reserves the right to assess a \$5.00 service charge per billing cycle on any account that requires more than one monthly statement. In the event of an unpaid account, treatment may be discontinued until the balance is paid. When paying with a credit card there is a minimum \$25 charge or you may be assessed an additional convenience fee of \$5.00.
- Missed Appointments: Every effort is made to keep on schedule so we respectfully ask our families to be prompt and to keep your scheduled appointments. We understand that there are many unexpected events in all families' lives and children get sick. We ask that you provide us with 24 hour notice of a cancelled appointment to avoid a charge. When changing an appointment time, you **MUST** make that change through the front office, not with your therapist.
- If sessions are missed frequently it will be in your child's best interest for us to discuss the treatment time and benefits of treatment. If you miss three or more appointments, you may risk removal from the therapist's schedule until we can determine if your family is able to commit to weekly therapy. This office reserves the right to assess a \$50.00 fee for missed appointments.
- Siblings: Therapy is a fun and active way to address your child's weaknesses and create improvements in their abilities. Our clinic strives to be a fun environment. This may at times, cause some difficulty as siblings want to participate in the treatment. We are not able to allow this due to safety and confidentiality of other children in the clinic. We ask that if you bring a sibling to the treatment session that the parent and sibling wait in the waiting room.

### In Closing

Again, thank you for selecting our office and do not hesitate to ask questions regarding treatment, privacy policies or fees.