

# Patient Financial Agreement

**Please fully read before e-signing the intake form and feel free to ask us any questions.**

Below are the maximum rates (if for some reason your insurance doesn't pay, these are the rates that you will be responsible for). You will be responsible for co-pays, co-insurance, or deductibles as directed by your insurer at the time of service.

**Standard Rates:** (based on rates set by your insurance company):

**Psychiatric Evaluation** (the first, hour long appointment)....\$260 max

**Second evaluation/ treatment plan appt** (if needed)....\$160 max

**Medication Management** (follow-up appts)....\$115 standard (up to 29");  
\$160max (for more than 29")

(Headway adds \$20-\$25 fee for patients with deductibles)

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**Paid in full, not using insurance: Psychiatric evaluation \$200**

**second appt/ extended time appt \$140 standard medication management \$100**

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Missed appointment (or cancelled with less than an hour's notice)....\$50

Late cancellation (less than 24 hours)... waived the first time, \$40 subsequent times

Returned checks....\$25 plus amount of check Repeated refills outside appointments....\$25

Paperwork completion (for school, disability, prior auth, etc)....\$35-50

Court/ legal testimony.... \$600/hr for every hour that you need me available

Giving insurance information after the date of appointment.....\$25 rebilling

**There are 3 ways patients can pay for services: Self-pay, Cigna/Compsych (billed by office), or Headway (a company that handles United and Aetna billing).**

## **Policies for Self-pay and Cigna/ Compsych:**

- **Credit cards:** The general requirement is that every patient needs to have a valid credit card on file with the office. Please ask if you need an exception to this policy. If you are using an HSA (health spending account), it is usually best to have a second card on file as backup, in case the HSA account is low on funds. In-person appointments are usually paid for when you check into the lobby. For telehealth, the card is generally run around 7-8am the day of your appointment; occasionally cards are run around the afternoon before the scheduled appointment. **We will not run cards more than 24 hours before your scheduled appt.** If you need to change the card on file, please notify us 24 hours in advance of the appt. If you cancel an appointment after we have charged your card (late cancel), we will usually keep the amount paid as a credit for the next appt; but we are happy to send a refund check upon request.

- **Missed appointments:** We will reach out to you if you no-show an appointment, or if a repeated late cancel will result in the fee. If you wish to dispute it, please contact us quickly. Credit cards on file will be charged the no show or late cancel fee 24 hours after the appointment. A no-show is defined as not showing up in office/ on Zoom within 10" of the scheduled appt time and not contacting us by then if there is a tech issue (contact us via the portal immediately if you cannot log into Zoom).
- If there is a credit on your account of more than \$50 (for example, overpaid copay), we mail out refund checks except as above. Credits of \$50 or less are kept for future appointments unless you request a refund.

### **Policies for Headway Patients:**

- **Account:** If you wish to use Headway to pay for appointments, we will provide your contact info to them. You will need to respond to their email, providing insurance and payment info and signing some forms. They will verify benefits, valid credit card, etc. You will be considered a self-pay patient until they can verify.
- **Credit cards:** are charged after the appointment by them. Any concerns/questions re: payments should be addressed to Headway directly. Copays, deductibles, and other fees are charged by them; we do not keep your payment information on file in the office.
- **High deductibles:** If using Headway does not make care more affordable for you, you can opt out. Just contact the office before your next appointment and we will change your status to Self-pay.
- **Missed appointments:** We will reach out to you if you no-show an appointment, or if a repeated late cancel will result in the fee. If you wish to dispute it, please contact us quickly. Credit cards on file will be charged the no show or late cancel fee 24 hours after the appointment. A no-show is defined as not showing up in office/ on Zoom within 10" of the scheduled appt time and not contacting us by then if there is a tech issue (contact us via the portal immediately if you cannot log into Zoom).

### **GENERAL** Patient/Parent Responsibilities regarding billing:

- **Please remember that you have final responsibility for paying for appointments.** As a courtesy, we will work with your insurance to verify what they will or will not pay for. We will make reasonable efforts to collect from the insurance company, but if they do not pay within 60 days of the visit, you will be considered responsible for the payment.
- **You are ultimately responsible to know what your insurance covers and what services it has authorized.** Insurance benefits and claims is a complicated business; we will be happy to help you understand. You should ask your insurance the following:
  - Is there a separate company that handles the mental health part (some insurances "carve out" the mental health benefit to a different company)
  - If you have two insurance companies (i.e. through both parents), we **will bill only to the primary**. You will need to submit paperwork to the secondary (if necessary) to get further reimbursement. Which insurance is primary is decided by system-wide rules; you cannot decide which company is primary and which is secondary.

- Is authorization for medication management required? Usually, this needs to be obtained before the appointment. Companies often will not back date an authorization, and you will be responsible for the entire cost of the visit if the insurance doesn't pay.
- If you have a change of insurance, please notify us of the details by completing another Intake Form online if you have Cigna or Compsych. If you inform us of the new insurance when your appointment is scheduled to begin (or the day of) you will be asked to reschedule or to pay the full fee. If you forget to tell us about new insurance until after the appointment, there will be a \$25 fee to resubmit the claim.
- Sometimes, an insurance company will contact you for more information. Insurances may request proof that someone is a legal dependent or if you do/do not have a secondary insurance, and they will not pay for anything until you provide them with proof. **You must send them the information or call them quickly.** Many times insurances will refuse to pay the claim if you do not send them the requested info within two weeks. Please call us and keep us updated on your efforts.
- Delinquent accounts are subject to referral to collection agencies and interest at a rate of 10% per annum will apply for balances over 60 days old.

(This policy revised 11/2023)