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INSURANCE POLICIES AND COLLECTIONS SUMMARY

INTRODUCTION: Welcome to my practice. In the following paragraphs I will provide information for you that is important to read. There are specific guidelines, and limits which govern a psychological practice. It will be helpful for you to know what they are.

FILING INSURANCE CLAIMS: My office is happy to assist you in obtaining coverage for your sessions by filing insurance claims for you. However, it is important that you understand that **you are responsible for the full payment of the fees, not the insurance company.** Therefore, it is necessary for you to obtain all necessary information regarding your mental health coverage prior to seeking treatment. Furthermore, if there are unusual difficulties obtaining reimbursement from your insurance company, there will be an additional fee of \$25.00 per hour to resolve the problem.

- ❧ When you call to check on your coverage, important questions to ask are:
- ❧ Whether or not you need a pre-authorization for treatment?
- ❧ Whether or not I am on your insurance panel?
- ❧ Whether or not you have a co-pay and how much it is?
- ❧ Whether or not you have a deductible, and how much?
- ❧ How many sessions you are covered for in the year?
- ❧ Whether or not testing is covered?
- ❧ And when is the beginning and end of your coverage year?

If you have a deductible, you will be charged the usual rate of \$120.00 per session until your deductible is met.

COLLECTIONS: As a service to you, we will file your insurance claims for you. However, if for some reason your insurance does not cover an outstanding balance, and/or we are unable to obtain reimbursement, you will be responsible for the balance owed. We will make every effort to work with you to resolve your balance, however, if payment is not received within 90 days of receipt of those services, we may be required to enlist the help of a collection agency, or to proceed to small claims court. By law, we are entitled to provide the information necessary to obtain payment. This will include your name, the services received, and the balance due. Any fees that are expended for legal action will be charged back to your account.