

**PROCESSUS BILLING POLICY
EFFECTIVE 3/01/06**

(Insurance Option continued)

\$175.00	Initial Intake
\$135.00	Individual therapy/hour
\$ 250.00	Initial Psychiatric Intake (MD)
\$100.00	Medication Management (MD)
\$135.00 \$ 95.00	Career Consultation per hour Per Career Test
\$ 95.00	Myers-Briggs Type Indicator
\$ 75.00	Group Therapy
\$ 75.00 \$ 85.00	No Show/Late Cancellations " " for medication appts. (MD)

Explanation of some procedures:

- ◆ **Initial Intake** 50 - 70 minute meeting and development of treatment plan
- ◆ **Individual Psychotherapy:** 1 hour follow-up session. Entails a 50 minute meeting and 10 minutes for case notes and /or consultation
- ◆ **Group Therapy:** Time will vary from 1 to 2 ½ hours in accordance with the individual group and number of participants. Note-taking will be done during or following group, depending on therapist preference.
- ◆ **Assessment/Tests:** Includes the materials used for the assessment and the costs of scoring.
- ◆ **Medication Management:** 15 - 30 minute appointment with psychiatrist.

1. PAYMENT FOR SERVICES: You are responsible for your charges. **Monthly statements** from our office will be sent to keep you informed about your account. Statements are folded and stuffed by a confidential contracted service. There are three payment options available: **cash, credit card or insurance.** Each of these options has certain advantages which may suit your needs.

Advantages and Policies of each option:

CASH ACCOUNTS

Advantages: 1. Protects your privacy by avoiding insurance industry access to information concerning your treatment; 2. Frees your therapist to pursue a course of therapy without managed care restrictions and delays due to policies of your health plan.

Policies: Clients who pay cash for sessions **at the time of service**, and are not using insurance will be given a 20% **discount** (discount does not apply to testing). **Or a Payment plan** can also be arranged with the business office, please discuss this option with the office staff.

CREDIT CARD ACCOUNTS

Advantages: As outlined above for cash accounts, with the addition of managing your cash flow and spreading out payments.

Policies: Clients who pay by credit card (MasterCard and Visa only) for sessions **at the time of service**, and are not using insurance will be given a 20% **discount** (discount does not apply to testing) Payment must be made at the time of service.

INSURANCE ACCOUNTS

In most cases Processus will be able to bill your insurance company directly. *However, this is a service we provide for you and it carries no guarantee of third party coverage.* You always remain responsible for your bill.

Advantages: Overall costs may be reduced to copayments and deductible amounts.

Policies: Most insurances do not cover 100%; therefore, a co-payment is due from you on the Date of Service (DOS). If you elect to have us bill your insurance company, you will have 90 days from the DOS to pay the balance in full, regardless of whether or not your insurance company has responded (most insurance companies reimburse within 60 days of billing). Deductibles that are not met require payment in full on the DOS. Insurance requires a medical diagnosis for each procedure - your plan may exclude certain diagnoses and, if so, you will be responsible for charges. Note: Most testing is not insurance reimbursable. Check with your therapist for clarification.

Precertification: Some insurances or managed care contracts require treatment plans or contact from your therapist to precertify further treatment. It is your responsibility to know this and keep track of the services you receive from the clinic and to alert your therapist and/or the office manager at least two weeks prior to the time that the precertification service is needed. For example, if you need a precertification after five sessions it would be wise to discuss this policy with your therapist after session four to determine whether or not a precertification is warranted. If you do not do this and return for a sixth session, you will likely be financially responsible for that session.

Our strongest recommendation is that if you choose to utilize insurance to pay for therapy, **stay well informed regarding your policy.** We will do what we can to assist you with this, but ultimately it is your responsibility. NOTE: In most cases we will only submit to PRIMARY insurance. If you have secondary insurance, you may need us to provide you with information to submit to your secondary.

NOTE: If you are unable to complete your therapy due to financial hardship, and if you are willing to discuss these concerns with the Business Office, it may be possible to work out a payment plan that is more suitable to your financial situation without jeopardizing the financial operation of the clinic.

2. CHECK-IN PROCEDURE: When you arrive at the office for an appointment or testing service, please check in at the reception window. The therapist will be advised of your arrival and you will be informed of any delays. This is also the time for you to make payments.

3. CANCELLATIONS & NO SHOWS: 24 hour notice must be given or \$75.00 (\$85.00 for M.D.) will be charged (not insurance submittable). **Failed appointments may jeopardize continued service at Processus.** Any requests for exception to a failed appointment charge need to be sent in writing to the Business Office.

4. DELINQUENT ACCOUNTS: The following apply to past due accounts:

A. **Interest Rate:** A monthly 1.5% interest rate will be applied to the balance of all accounts following a 90 day grace period from the date of service. The annual interest rate is 18%. Finance charges are the responsibility of the client.

B. **Maximum Balance:** A client, family or couple, can maintain no more than a \$500.00 balance without jeopardizing use of the clinic services. We reserve the right to terminate services with a client who is failing to maintain his/her financial responsibility. Exception will be made for clients who have met with the Accounts Manager and have established an alternative payment plan.

5. ACCEPTANCE OF CLINIC POLICIES: You have received the Processus Billing Policy and it is understood that you are responsible for the account and agree to abide by the terms of said policy.