

RIVER VALLEY PSYCHOLOGICAL SERVICES FINANCIAL POLICY

Our financial policy is a necessary part of assuring the financial resources required to maintain the vital health care service for our patients and the community.

Charges for mental health services (such as co-pays) are due and payable at the time of treatment unless other arrangements have been made with the billing department or your therapist. We accept cash, check, Visa and MasterCard.

If you will be using health insurance, it should be understood that this is an agreement between you and your insurance company. Your insurance company may request certain records from your file and our office is required to release the information requested.

YOU ARE RESPONSIBLE FOR:

- Know your benefits (i.e. number of psychological sessions allowed per year, if this is a calendar year or a fiscal year, if your therapist is covered at the in-network rate or the out-of-network rate, the amount of your yearly deductible and the co-payment per session, etc.).
- Pre authorizing psychological care by calling your insurance carrier and telling them the name of the doctor you will be seeing. You may also need to provide a referral from your primary care physician.
- Tracking the number of sessions used for any given authorization. Please note that some insurance plans will allow a set amount of sessions per year, which are divided among psychiatrists, psychologists, social workers or any other mental health care provider.
- Tracking any changes in your benefits or insurance coverage and informing your therapist.

We are happy to provide you with a Benefit Verification Form to assist you in collecting and tracking this information.

If these steps are not taken, your insurance company may not provide payment for your sessions and you may be held responsible for the bill that accrues. Your therapist may assist you in any of the above responsibilities, as time allows.

Our billing department will bill your insurance company accordingly. There will be a \$15.00 service charge on any check returned from the bank for nonpayment. A late charge of 1% per month may be assessed on accounts delinquent 30 days or more. River Valley Psychological Services reserves the right to send negligent accounts to collections.

We require a notice within 24 business hours for appointment cancellations, or you will be charged for the session. Your insurance does not cover the cost of a missed session. This fee also applies to appointments you make in the future with other clinicians in our office.

If you have any questions, please feel free to discuss them with our business office at (425) 228-5336 or with your therapist.

I have read and agree to this policy.

Patient Name _____

Signature of Patient _____ Date _____