



# Shoreview Mental Health Center LLC

hope ... wellness ... peace

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## FINANCIAL POLICY

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At Shoreview Mental Health Center LLC (SMHC) we are committed to the success of your treatment and care. Please understand that payment for services is part of your treatment and care.

### 1. Who is responsible for payment?

You are responsible for paying for your treatment whether your insurance pays for your appointment or not.

### 2. When do I pay?

**COPAYS** are due when you check in with the receptionist at each appointment.

**SELF-PAY** clients pay the receptionist when you check in at each appointment.

**DEDUCTIBLES** are due when your health insurance company generates and sends out your Explanation of Benefits (EOB) to SMHC.

We usually process **HEALTH INSURANCE** claims the same business day as your appointment or as soon as possible after your appointment.

**If you arrive for your appointment without the means to pay** your copay, self-pay amount, or your outstanding past due account, SMHC and/or your therapist has the option of cancelling your appointment, unless prior arrangements have been approved.

### 3. How Can I Pay?

SMHC accepts payment on the day of your appointment by cash, check, VISA, and MasterCard. SMHC uses a secure electronic credit card system for payment. No credit card information is kept physically onsite at SMHC.

### 4. What happens if I cancel my appointment or do not show for my appointment?

There is a charge of \$75 if you do not show up for an appointment or if you cancel with less than a 24-hour notice. If your appointment is on a Monday, you must cancel by noon on Friday to avoid the late cancellation fee. Most health insurance plans do NOT cover fees charged for a no-show or late cancellation of an appointment.

### 5. Does SMHC accept health insurance?

SMHC accepts assignment of insurance benefits. We need your insurance information to bill your insurance company. Our administrative staff can tell you whether SMHC or a particular therapist is credentialed with your particular insurance company. However, we strongly recommend that you contact your insurance company to understand your coverage for services at SMHC. Any balance on your account is your responsibility whether insurance pays or not. Your insurance policy is a contract between you and your insurance company. SMHC is not a third party to that contract. In the event SMHC does accept assignment of benefits and your insurance has not paid your account in full within sixty days, the balance is automatically transferred to your responsibility. Please be aware that some, and perhaps all, of the services provided may be non-covered services and/or not considered reasonable and necessary under your health insurance contract. Only your insurance company makes decisions about covered services. Contact your insurer if you have questions.

### 6. Do I need to get pre-authorization to have insurance pay for services at SMHC?

This varies between insurance companies and insurance plans. You are responsible for determining this and any required pre-authorization prior to your visit. Administrative staff will verify benefits for internal purposes only. You are responsible for payment for services even when pre-authorization is obtained.

**7. What do I do if I change my health insurance?**

It is your responsibility to notify SMHC if there are any changes to your insurance or your insurance plan coverage. If your new plan is one for which we are not participating providers, you are responsible for your account. You must notify SMHC in advance of your first appointment if you intend to use an Employee Assistance Program (EAP). Once services have been provided under insurance, we will not bill your EAP.

**8. Does SMHC offer payment plans?**

SMHC does offer payment plans in some circumstances. If you want to set up a payment plan on site, please arrive 20 minutes early or allow time to do that following your visit.

**9. Does SMHC have a sliding fee scale?**

SMHC does offer a sliding fee scale; please discuss with your therapist.

**10. What if my health insurance doesn't pay?**

The billing person at SMHC will work with you to develop a payment plan for the portion of charges that will be your responsibility.

**11. What if I don't pay for my treatment?**

Your healthcare is important, and paying for your treatment is part of your healthcare. All clients are expected to pay their account balance. However, if you do not or cannot pay for your treatment, you must talk to your therapist or the billing department about your situation. In some circumstances, SMHC does set up payment plans (*see section 8 of this policy*) using the credit card-on-file system.

SMHC does use a collection agency in some circumstances, and you will be held responsible for paying for your treatment. Any follow-up or reporting to third parties that becomes necessary due to unpaid balances on your account is not considered a breach of confidentiality.

**12. What if I do not have health insurance?**

Self-pay clients are welcome at SMHC. Self-pay clients pay when they check in for each appointment. The therapist will identify the applicable rate during the first appointment, and the therapist will inform the client if that rate is going to change for any future appointments.

**13. What if I do not want to use my health insurance?**

There are circumstances where a client may not want to use health insurance or where an EAP program is being billed. If you do not want to use health insurance, simply inform the receptionist when checking in for an appointment, and be prepared to pay at the time of service.

**14. How do I pay if my minor child comes for an appointment without me?**

When your child comes for an appointment without you, payment is still due at the time of service. You can set up your credit card agreement with SMHC to do that for when you are not accompanying your child. Your credit card needs to be on file, and you need to sign an agreement at reception for that to happen.

**15. Do you take workers compensation clients?**

Yes, SMHC does take workers compensation cases, provided authorization has been given for payment and sufficient information has been provided to make a successful claim.