



## Financial Policy

August 24, 2010

***Thank you for choosing Legacy Clinical Consultants, LLC and entrusting us with your individual and family mental health care needs.***

We are committed to your treatment being successful. Please understand that payment of your bill is considered a part of your treatment. The following is a statement of our Financial Policy, which we ask you to read and agree to prior to any treatment.

### **FULL PAYMENT IS DUE AT THE TIME OF SERVICE.**

We accept Cash, Checks, Debit Cards, Discover, MasterCard, Visa, and American Express. Payment may be made in person, via mail, telephone authorization or through a secure online process at [www.legacyclinicalconsultants.com](http://www.legacyclinicalconsultants.com).

### **Usual and Customary Rates**

Our fees reflect usual and customary rates for our area. You are responsible for payment regardless of any insurance company's arbitrary determination of usual and customary rates. You are also responsible for payment of all charges regardless of your insurance company's determination of medical necessity.

### **Blue Cross/Blue Shield PPO, Aetna and Medicare**

Patients who are members of Blue Cross/Blue Shield PPO, Aetna, United Behavioral Health or Medicare may be required to pay a co-payment or co-insurance. These payments are due at the time of service. Authorizations should be obtained by the patient prior to the office visit.

### **Other Insurance**

For insurance other than those listed above, full payment is due at the time of service. A claim form will be submitted for outpatient services with the necessary information as required by your insurance company. Not all insurance plans pay the same benefits or apply the same deductible, thus there may be balance differences in reimbursement rates after your insurance has paid. Since the insurance contract is an agreement between you and your insurance company, any unpaid balance will remain the responsibility of the insured. After regular payments are being received from your insurance company, only the expected co-payment will be due at the time of service.

### **Missed Appointments**

Unless cancelled at least 24 hours in advance, you will be charged the full session fee for missed appointments. For your convenience, we have provided a 24-hour voice mail service for you to meet the time requirement. Please help us serve you better by keeping scheduled appointments. Exceptions may be made for illness or other unavoidable emergency. Insurance does not reimburse for missed appointments.

It is also our policy not to allow a balance to exceed \$300. If your balance exceeds that amount, it will be reviewed with your therapist. Monthly interest will be assessed on accounts over 30 days or those with previous payment arrangements that are not being followed. Accounts with no payment activity will be considered delinquent after 90 days and may be referred to an outside agency for collections.

***Please be aware there will be a \$30 charge for checks returned for non-sufficient funds.***