



Payment Policies and Financial Responsibility for Services as of January 1, 2020

Dear Red Willow Client:

With the New Year approaching; We would like you to take a moment and review our Payment Policies and Financial Responsibility for Payment of Services.

You may have a new insurance plan, and a new plan means new financial obligations; Deductibles will reset on January 1, 2020, copays may change, and rates paid by insurance companies may also change.

If you have insurance and consent to bill your insurance for services, we will review of your eligibility and benefit coverage for services to ensure that your insurance will pay for services. All benefit coverage *estimates* are not actual costs until claims have been processed by your insurance company. ***Insurance companies do not guarantee payment for services, and it is very important that you understand your benefit coverage and your responsibility for the cost of therapy.***

Insurance Clients

- **Be Informed** – You are your best advocate in knowing your insurance coverage and having insurance does not guarantee payment for services. It is important that you know your insurance coverage for Mental Health, as this can vary greatly from managed care.
- **Deductible Amount** – If you have a High Deductible (ex: \$1500, \$3000) this must be paid out-of-pocket by you prior to any coverage for services to the provider.
- **Copay Amount** – This is paid by you for office visits on the day of your scheduled appointment, the copay is usually AFTER the deductible has been met and can vary greatly depending on your insurance policy plan.
- **Co-Insurance** – This is typically a percentage paid by you out-of-pocket and your insurance pays a percentage of the billed fees. (*example: insurance pays 80%, you pay 20%*)
- **Participating Provider** – Is your insurance In-Network or Out-of-Network, as this can greatly affect your cost for services. A participating provider is contracted with an insurance company and agrees to a negotiated rate set by insurance guidelines. We do not control these amounts, and they can change periodically.

Direct Pay Clients

- You agree to pay the Cash Rate for services with your therapist, and our current rates range from \$75 to \$150 per hour.
- You will be responsible for payment of services on the day of your scheduled appointment.

Extra Fees

- **Canceled or Missed Appointment** – It is your responsibility to call, text, email, or leave a voicemail within 24 Hours of your scheduled appointment, or you will be charged an \$85.00 fee, as this hour has been scheduled specifically for you, and insurance does not cover missed or canceled appointment fees.
- **Credit Card Processing** – A 3% processing fee will be added to any credit card processed for payment by our merchant services provider.

Missed or Canceled Appointment Waiver

- Each client is allowed one waiver for a missed or canceled appointment fee in a 12-month period.



Payment Policies and Financial Responsibility for Services

As of January 1, 2020

Statements and Receipts

- Statements are sent to your email on file, please watch your spam folder.
- A receipt can be provided as requested and will be emailed.
- We do not mail statements to protect your privacy.
- You will be notified by email if your payment is declined and will be responsible for payment at your earliest convenience.

Payment Plans

- We offer payment plans to help ease with the burden of payment for services if your balance is caused by a high deductible, termination of insurance, or no insurance coverage.

Overdue Balances

- We reserve the right to process any balance over 30 days on your credit card on file, and this is clearly stated on our Credit Card Consent form signed on intake.

We value your overall well-being at **Red Willow Counseling & Recovery**, and we strive to make the therapy process as stress free as possible. If you feel that you need additional assistance with the financial obligations for services, please do not hesitate to contact me and/or speak with your therapist.

Kind Regards,

Kathryn Johnson

Billing Specialist

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FINANCIAL RESPONSIBILITY AGREEMENT

As a courtesy we will contact your insurance company to determine **Eligibility and Benefit** coverage for services with **Red Willow Counseling & Recovery**.

It is important that you understand your benefit coverage and your responsibility for the cost of therapy sessions, please read the following information;

1. Insurance coverage *does not* guarantee payment for services and it is important for you to know your plan coverage for Mental Health services prior to treatment.
2. If you have met your deductible, you will be required to pay the copay (*as determined by your insurance plan*).
3. If you have *not* met your yearly deductible; claims will be sent to your insurance company to be applied to your deductible, and *you will be responsible for payment of services* at the negotiated rate determined by your insurance company, or the therapist's cash rate.
4. *If your insurance company is out-of-network, you will be responsible for payment at the time of service.*
5. Currently Red Willow *does not accept* EAP plans.