

The Offices of Dr Tony Fiore

Financial Policy

I am committed to providing caring and professional mental health care to all of my clients. As part of the delivery of mental health services, we have established a financial policy that provides payment policies and options to all consumers. The financial policy of the office is designed to clarify the payment policies as determined by the management of the office.

The Person Responsible for Payment of Account is required to sign the form, *Payment Contract for Services*, which explains the fees and collection policies of the office. Your insurance policy, if any, is a contract between you and the insurance company; we are not part of the contract with you and your insurance company.

As a service to you, the office will bill insurance companies and other third-party payers, but cannot guarantee such benefits or the amounts covered, and is not responsible for the collection of such payments. In some cases, insurance companies or other third-party payers may consider certain services as not reasonable or necessary or may determine that services are not covered. In such cases, the Person Responsible for Payment of Account is responsible for payment of these services. We charge our clients the usual and customary rates for the area. Clients are responsible for payments regardless of any insurance company's arbitrary determination of usual and customary rates.

The Person Responsible for Payment will be financially responsible for payment of such services. The Person Responsible for Payment of Account is financially responsible for paying funds not paid by insurance companies or third-party payers after 60 days. Payments not received after 120 days are subject to collections. A 1% per month interest rate will be charged for accounts over 60 days past due.

Insurance deductibles and co-payments are due at the time of service. Although it is possible that mental health coverage deductible amounts may have been met elsewhere (e.g., if there were previous visits to another mental health provider since January of the current year that were prior to the first session at the office), this amount will be collected by the office until the deductible payment is verified to the office by the insurance company or third-party provider.

All insurance benefits will be assigned to this office (by insurance company or third-party provider) unless the Person Responsible for Payment of Account pays the entire balance each session.

Clients are responsible for payments at the time of services. The adult accompanying a minor (or guardian of the minor) is responsible for payments for the child at the time of service. Unaccompanied minors will be denied non-emergency service unless charges have been preauthorized to an approved credit plan, charge card, or payment at the time of service.

Missed appointments or cancellations less than 48 hours before the appointment are charged a rate noted in the Payment Contract for Services.

Payments methods include check or cash. Clients using charge cards may either use their card at each session or sign a document allowing the office to automatically submit charges to the charge card after each session.

The Office Manager can answer questions regarding the financial policies.

I (we) have read, understand, and agree with the provisions of the Financial Policy.

Signature of Person Responsible for Payment of Account

Date

Signature of Co-responsible Party

Date