Payment Policies for SpeechPath Outpatient Clinic

1. **Payment is due upon time of treatment**. SpeechPath Clinic offers a same day private pay rate for services in order to help our families as they are meeting their deductible, or pay privately for treatment. This rate will not be applied to monthly billing patients without specific approval from our billing department, by filling out a Monthly Billing Application and calling 382-7979. If you are in doubt as to where you stand in your deductible cycle, you are strongly encouraged to pay the private pay rate. Any overage will be credited to your account. Any visit that is not paid for at the time of visit will be billed at our regular rate.

**Intials**: \_\_\_\_\_\_\_\_\_\_\_

1. **Insurance.** SpeechPath Clinic is in network with Blue Cross Blue Shield. We are out of network with all other insurance carriers. We will file your out of network claim, but we ask you to pay privately per session while claims are being processed. Please note that typical turnaround on out of network claims is 4 to 6 months, and our experience is frequent denials. For our Blue Cross patients, you are strongly encouraged to open any and all mail that comes from your insurance provider. These are likely to be Explanation of Benefits (EOB’s) that indicate what your insurance is paying. If it gives an amount that says “Amount you owe provider”, this is not a bill; but it is an indication that you need to contact us at 382-7979 to discuss your insurance benefit.

**Initials:** \_\_\_\_\_\_\_\_\_\_\_\_\_

1. **Prepayment.** As a convenience, you are welcome at any time to provide a prepayment or a credit card on file. Our system is sophisticated enough that we can’t “lose” your money.

**Initials:** \_\_\_\_\_\_\_\_\_\_\_\_

1. **Past Due Balances.** If any bill is produced, it is due upon receipt. If at any time an account becomes more than 60 days past due from a date of treatment, services will be put on hold until payment terms are discussed by calling 382-7979.

**Initials:** \_\_\_\_\_\_\_\_\_\_\_

1. **Posting of Payments.** If there is a past due payment on an account and payment is received, that payment may be applied to the oldest payment due, regardless of any notations on a check. This practice will help insure that accounts are kept as current as possible. A full accounting of all charges and payments will always be available by calling 382-7979.

**Initials:** \_\_\_\_\_\_\_\_\_\_

1. **Collection.** SpeechPath Outpatient Clinic employs outside vendors to engage in collection activity on past due accounts. Any account that is over 60 days past due is subject to referral to collections. Upon referral, a 30% collection fee will be assessed and all voluntary rate reductions will be revoked, returning your payments to the fee schedule provided on the Blue Cross Cost of Services Fee Schedule form. Treatment will be terminated for any account in collections.

**Initials :**\_\_\_\_\_\_\_\_\_\_

1. **Ultimate Responsibility.** As guarantor of your account, you have final responsibility for management of payments. Your therapist has only limited information about balances due, etc. You can contact Bruce or Robin Burgess at any time at 382-7979 to discuss your account. Please be proactive in managing your account so that the harsher policies that have been set forth do not become an issue.

**Initials:** \_\_\_\_\_\_\_\_\_\_