



## ***Reinforcement Unlimited***

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### **Payment Policy**

- All patients are expected to pay for clinic-based services at the time services are rendered.
- Ongoing In-Home services will be billed monthly with an anticipated date for bills being mailed the 10th of the following month.
- Payment for invoices is expected within 15 days of receipt of the invoice for monthly services.
- As a courtesy to our patients, when asked, we will provide insurance claim forms for all charges incurred.
- All charges that are past due over 60 days may be sent to our collection agency unless arrangements have been made between our accounts department and the patient.

#### **Health Insurance Coverage and Payments**

Because Dr. Robert Montgomery is a licensed psychologist, many health insurance plans will help you pay for services he offers. However, health insurance does not allow for Dr. Montgomery to "sign-off" on the work performed by others. Doing so is considered "fraud". Only work performed by Dr. Montgomery himself, and one particular exception for diagnostic evaluations, will be billed under his name. All other services will be billed under "Bachelors-Level ABA Therapists of Reinforcement Unlimited" and/or the name of the masters-level consultant that actually performed the services.

Because health insurance is written by many different companies and many companies write individually tailored plans for specific employers, we cannot tell you what your plan covers. Please read your plan's booklet under coverage for "Outpatient Psychotherapy", "Behavioral Healthcare", or under "Treatment of Mental and Nervous Conditions." Or you can call your HR department or your insurer's office to find out what you need to know. If your health insurance will pay part of our fee, we will help you with your insurance claim forms. However, please keep two things in mind:

1. We had no role in deciding what your insurance covers. Your employer decided which, if any, of our services will be covered and how much you (and we) will be paid. You are responsible for checking your insurance coverage, deductibles, payment rates, co-payments, and so forth. Your insurance contract is between you and your company; it is not between us and the insurance company.

2. With the exceptions of the Blue Cross & Blue Shield PPO and Tri-Care Military Insurance programs: You, not your insurance company or any other person or company, are responsible for paying the fees we agree upon. We do not bill third-parties, however we will provide you with information and forms necessary to recoup payments from third-parties if requested. However, we expect payment from you.
  - As a courtesy to you we can provide you with a Universal Health Claim form (CMS-1500) or you may obtain a claim form from your employer's benefits office or by calling your insurance company. In order for us to complete the claim form for you we must have various information on file, including a copy of your current Health Insurance card(s). It is your responsibility to keep this information up-to-date in our files in order for us to be able to complete these forms accurately for you.
  - It is your responsibility to determine what, if any, out-of-network benefits you have with your insurance.
  - Any required Pre-Authorization for insurance is your responsibility.
  - Most insurance companies do not pay for telephone consultation.
  - Insurance companies do not pay for missed appointments; these fees remain your responsibility.
  - We indicate on out-of-network forms that the patient or their parent is to be reimbursed. Sometimes insurers mistakenly reimburse the provider (Us) and in these instances the check will be returned to the insurer with a letter indicating that they need to reimburse you directly. This process will delay your reimbursement and we will keep you informed if we have to follow this procedure.
  - In order to help you with any health insurance benefits, we will have to send information about you to your managed care company (if you have one) or to an agent of your insurance company. These companies are increasingly asking for more information about patients and will want to know about your problems, symptoms, family and work life, and so forth. This information will be reviewed by the staff of the insurance and managed care companies, and possibly of your employer. These staff do not have the same training, nor are they accountable under the same laws and regulations, regarding maintaining confidentiality as are mental health professionals. We will provide information about you to your insurance company only with your informed and written consent. We may send this information by mail or by fax. Our office will try its best to maintain the privacy of your records, but we ask you not to hold us responsible for accidents or for anything that happens as a result of their being turned over to your insurer or their agents.