



FINANCIAL POLICY

It is our belief that having a clearly written financial policy helps to avoid any miscommunication or concerns regarding financial matters in order to focus our energy on providing excellent and compassionate mental health care to our patients. If you have any questions or require clarification on the policies outlined below, please contact us and our office staff would be happy to assist.

Payments

- Any copayments are due at the time of service for all patients
- If a minor is accompanied by an adult other than a parent or guardian, charges may be pre-authorized to an approved credit plan, credit card, or debit card at the time of service.
- We accept checks, credit and debit cards, HSA, or Care Credits as forms of payment. **We do not accept cash.**
- We require all patients to keep an active credit card on file, though you may choose to pay with another method at any time
- Any follow up, or reporting to third parties that becomes necessary due to unpaid balances on your account shall not be considered a breach of confidentiality.

Insurance

- While Plymouth Psych Group may be listed as a network provider for your insurance, this is not a guarantee of coverage.
- We cannot bill your insurance company unless you provide us with accurate insurance information.
- We may accept assignment of insurance benefits, however, all or part of the services provided may not be considered reasonable and necessary under your medical insurance coverage. In this event, you may be responsible for some or all of the cost of services rendered.
- It may be possible that even if your insurance policy includes mental health benefits, most insurance companies do not reimburse for mental health services rendered to persons who are not diagnosed with having a mental health disorder. Thus, if insurance is to be filed, the claim must contain a diagnosis of a mental disorder. Although most insurance companies do not pay for marriage and family therapy, they may pay if a mental health disorder is significantly contributing to the dysfunction in the marriage.
- Patients are responsible for contacting their employer or insurer with any questions regarding policy and coverage.
- Plymouth Psych Group is not to serve as a third party in the contract between the patient and his/her insurance company.
- If there is a change to your insurance, it is the patient's responsibility to notify clinic staff.
- Any follow up, or reporting to third parties that becomes necessary due to unpaid balances on your account shall not be considered a breach of confidentiality.

Balances

- A balance is considered “overdue” when the client has not made a payment on the amount due not covered by insurance within 1 billing cycle (30 days)
- Clients with overdue balances exceeding \$300.00 or with a balance outstanding for 90+ days will be required to comply with one of the options below:
 - (i) Make payment arrangements with a credit card on file
 - (ii) Pay upfront for their appointment before being seen by a provider 2
 - (iii) Reschedule the appointment until their balance is reduced to under \$300.00
- Late balances are subject to a service charge of up to 1.5% after 30 days of non-payment.
- Unpaid balances may be reported to a collection agency. Any third party involvement shall not be considered a breach of confidentiality

Refunds

- Any credits accrued throughout the year will be used toward future sessions.
- All refunds will be processed at the end of the fiscal year

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