

Financial Procedures and Payment Policy Effective: 1/1/2018

At Springfield Psychological we want to ensure that our patients and their family members, have a clear understanding of all charges related to their psychological and psychiatric care, as well as clear expectations of payments due for services. Provided below is an outline of important information pertaining to our financial procedures and payment policies:

- Springfield Psychological is a participating provider with most major commercial insurances. When a patient schedules his/her first appointment, an Intake Coordinator will confirm with the patient our participation with his/her insurance, as well as provide the patient with a quote of the patient's benefits, including patient out-of-pocket responsibility for services, based on benefit information from his/her insurance company. Out-of-pocket responsibility can include: copayments, outstanding deductible (if applicable) and co-insurance amounts. **This quote of benefits is a courtesy and may not be a guarantee of how your insurance will pay for services.**
- If we do not participate with the patient's insurance, the Intake Coordinator will review Fee-For-Service or Self Pay Rates with the patient.
- Patients of Springfield Psychological are **expected to make payments for services at the time services are rendered.** These payments can include: copayments, deductibles, co-insurances and self-pay or fee-for-service payments. Forms of payment accepted by Springfield Psychological are debit cards, credit cards (Visa, Mastercard and Discover) and Flexible Spending/HSA cards, cash and check.
- Patients of Springfield Psychological are **expected to immediately inform us of any change in your insurance plan.** You will be held responsible for any session fees due if you have not informed us of insurance changes prior to those sessions.
- Springfield Psychological will bill the patient's insurance plan that we participate with for services rendered. As per our Credit Card on File (CCOF) Policy, Springfield Psychological will process unpaid time of service payments, deductibles (if applicable) and co-insurance amounts which may remain as your out of pocket expenses after your insurance company reimburses Springfield Psychological.
- **Insufficient Funds/Expired Credit Card Fees**
 - It is the responsibility of the patient to provide us with an updated CCOF when your CCOF expires. Patients will not be able to schedule future appointments until we receive an updated CCOF.
 - ***Insufficient Fund Fee is \$35 for either returned check or expired credit card on file.***
- **Collection Fees**
 - Patients are responsible for all collection fees associated with outstanding balances turned over to our collection agency.