

Financial Obligation Policy

Client Obligations

Clients are responsible for payment for all services as outlined in this document. Clients are asked to contact the administrative office if there are disputes regarding their financial responsibilities.

Any amount not paid by your primary insurance company is your responsibility, including deductibles, copayments, and denied claims. It is your responsibility to understand which services are covered by your policy and which are not. You are also accountable to ensure that you do not exceed the yearly maximum number of visits allowed.

Insurance

Our licensed clinicians accept most commercial insurances and select licensed clinicians accept Medicare. We do not accept any form of Medicaid or Workers Compensation Insurance.

“Incident To” is a model of billing insurances for services rendered at CBI that is unique. Select pre-licensed clinicians who are not credentialed with certain insurance companies can provide services under the supervision of a provider who is credentialed with the insurance company and therefore, bill the insurance for those services. Pre-licensed clinicians are non-licensed providers who receive individual and group supervision through CBI as part of their role. Billing claims will be submitted under the credentials of the supervisor as indicated in the contractual arrangements with the individual insurance companies. Name, credentials, and contact information of their supervisor will be provided to the patient.

If you have questions regarding insurance coverage, please contact administrative staff directly at 724-609-5002 for assistance or email staff@cbipsychotherapy.org.

Secondary Insurance

This office will bill secondary insurance if we are in-network and you provide the insurance information needed to do so. If any information is given to us after previous office visits have occurred, it may be too late to retroactively bill even if insurance was effective.

Co-Pays

Any applicable co-payment must be paid at the time of service or you may not be seen for your appointment. You may be charged a \$5.00 service fee for any co-pay that is not paid at the time of service. Your co-pay is determined by your insurance.

Forms of Payment

Due to COVID-19, CBI is currently accepting checks and credit/debit cards for appointments held in-person. A fee of \$50.00 will be charged to your account for a check returned to us for Non-sufficient funds or any other reason. Additionally, future checks will not be accepted and all payments due at the time of service must be paid via credit/debit card.

For clients participating in virtual appointments, only credit/debit cards are accepted forms of payment. A valid credit/debit card must be on file prior to your scheduled appointment as copays/deductibles are due at the time of service.

Self-Pay

Clients may have the option for self-pay. These arrangements are made on an individual basis. If this is a preference, please contact the administrative staff to discuss prior your first appointment.

No Shows/Cancellations

A 24-hour advance notice is required for the cancellation of any appointments. This includes psychotherapy, psychological testing, and psychiatry services. As a client you are to ***call the office at 724-609-5002 regarding any cancellation of any appointment.*** Email or text to the clinician and/or office does not guarantee adequate notification of cancellation and issuance of a cancellation fee will be at the discretion of the provider.

Cancellation fees are at the discretion of the provider and outlined as follows:

INITIAL PSYCHOTHERAPY INTAKE appointments cancelled with less than 24 hours notice will be charged a fee based on the type of clinician with whom the appointment is scheduled. The cancellation fee for licensed clinicians is \$75. The fee for pre-licensed clinicians is \$60 and the fee for graduate level interns is \$25. The same cancellation fees and amounts apply to any client who fails to show for a scheduled appointment without any notice.

ONGOING PSYCHOTHERAPY appointments cancelled with less than 24 hours' notice will be charged a fee based on the type of clinician with whom the appointment is scheduled. The cancellation fee for licensed clinicians is \$75. The fee for pre-licensed clinicians is \$60 and the fee for graduate level interns is \$25. The same cancellation fees and amounts apply to any client who fails to show for a scheduled appointment without any notice.

INITIAL PSYCHIATRY INTAKE appointments cancelled with less than 24 hours notice will be charged a fee of \$150. A client who fails to show for a scheduled initial psychiatry intake appointment cannot reschedule a future intake appointment.

ONGOING PSYCHIATRY MED CHECK appointments cancelled with less than 24 hours notice will be charged a fee of \$85. The same cancellation fees apply to any patient who fails to show for a scheduled appointment without any notice.

INITIAL PSYCHOLOGICAL TESTING INTAKE appointments cancelled with less than 24 hours notice will be charged a fee of \$75. The same cancellation fee applies to any client who fails to show for a scheduled appointment without any notice.

ONGOING PSYCHOLOGICAL TESTING SERVICES appointments that are cancelled with less than 24 hours notice will be charged a fee of \$150. The same cancellation fee applies to any client who fails to show for a scheduled appointment without any notice.

Account Balance

Clients are responsible for any outstanding account balances. This includes but is not limited to missed co payments, no show/cancellation fees, fees not covered by insurance, etc. Clients may not be able to schedule upcoming appointments with Cognitive Behavior Institute until their outstanding balance is paid

in full.

If for some reason you are no longer able to afford services, please contact the administrative office to discuss payment options.

Credit Card on File

We require a valid credit card to be held on file. You may provide this information directly to office staff and/or your clinician to be inputted into the secure Vault system. The information may also be disclosed on our Consent for Treatment. Credit cards on file may be charged for the following reasons:

- Co-payment for any appointments
- No show/cancellation fees as outlined previously in this document
- Psychological testing fees as outlined with your provider
- Outstanding balances as outlined with your provider
- Self-Pay services as outlined with your provider

Clients who choose to dispute charges appropriately made to their credit card as outlined in this document may be subject to discharge from services at Cognitive Behavior Institute.

Other Services

Any additional services such as letters, reports, phone contacts, depositions, court appearances, etc. are not covered by your insurance and may be billed at an hourly rate if you request said services. This is at the discretion of your provider. Court testimony will be at a charge of \$200.00 per hour for a clinician and \$300.00 per hour for a psychiatrist (travel time included) payable in advance. Any formal letter, report or written deposition will be at a charge of \$200.00 from a clinician and \$300.00 from a psychiatrist (scalable for time less than 1 hour) payable in advance.

Refunds

There will be no refund for out-of-pocket co-payments or insurance payments received for services rendered.

