

CHILDREN'S RESOURCE GROUP/CRG ASSOCIATES FINANCIAL POLICY

In view of the changing insurance environment, patients and their families have increased responsibility for working with their insurance companies to make sure that they are aware of any requirements which must be met to ensure coverage. Although Children's Resource Group and CRG Associates will work with you in meeting those requirements, please understand that the responsibility for payment is yours and not your insurance company's.

Children's Resource Group and CRG Associates ("CRG") has adopted the following policy regarding payment for services:

Full payment is expected at the time of service. Payment arrangements will not be established for initial visits. It is the policy of CRG to secure credit card information for services scheduled beyond the initial visit. Future charges incurred by the patient/family may be charged to the credit card unless an alternate form of payment is presented at the time of each checkout. Payment arrangements can be made once a treatment plan has been recommended. Financial need must be established, and all payment arrangements must be in writing. Compliance with the arrangement is expected. If the patient and/or responsible party defaults on a payment arrangement, the account will immediately be turned over to a collection agency. If a payment arrangement has not been signed by both parties, the patient and/or responsible party is under a false assumption that by making a payment each month CRG cannot turn the account over to a collection agency. Post-dated checks will not be accepted. Checks returned for insufficient funds will result in a \$25 charge to your account each time a check is returned. In situations where parents are divorced and legal agreements specify percentages that each parent must pay for the child's health care, we consider payment for our services to be the responsibility of the parent who signs the financial agreement. However both parents are responsible for communicating and coordinating between each other information regarding services and payment. **If the financially responsible party will not be attending an appointment, the credit card number on file will be charged for that visit or an alternate form of payment must be provided at the time of checkout.**

If a school district or other outside agency has agreed to pay for services for a patient, we require a written confirmation of such agreement prior to the appointment. The agreement will be attached to this form, but we ask that the patient or legal guardian sign the Financial Agreement to indicate they understand our policy and agree to pay for any services that exceed what the school district or agency has agreed to pay for.

We will routinely file insurance claims for services with your primary carrier as a courtesy, unless you request otherwise. Claims paid in full will then be marked so that your insurance company should send reimbursement directly to you. Any pre-authorization or pre-certification requirements by your insurance carrier are the responsibility of the member, and must be in place prior to the appointment. You are responsible for reading, understanding, and following the procedures outlined in your policy handbook. Your insurance policy is a contract between you and the insurance carrier. CRG is not a party to that contract. If your family has insurance with a healthcare network in which our clinicians are participating providers, any co-payment amounts and deductibles will be collected at the time of service. The balance will then be filed with your insurance carrier and you will be notified of any amount remaining to be paid. Payment of any and all balances within 120 days from the date of service will be your responsibility. In the event your insurance company sends payment directly to you and the service is still outstanding with CRG, it is your responsibility to sign that check over to CRG. Accurate, up to date information is the patient's responsibility. Inaccurate information will result in difficulty obtaining reimbursement.

(Please note, speech and language services will not be considered in-network under any circumstances.)

Missed appointments or cancellations made less than 24 hours in advance of the scheduled appointment will be charged to the patient's account at 50% of the fee of the missed appointment. A list of services and the fees associated with those services is posted for your convenience. Please be aware that there may be fees associated with copying records, filling out extensive forms, legal services, etc. that are chargeable, but not included on this list. Associated fees will be provided to you upon your request.

Account balances due after 120 days from the time of service will be referred to our collection agency. Any and all fees incurred will also be your responsibility. Once an account has been turned over to a collection agency, we no longer correspond with the patient regarding the unpaid balance. The patient or responsible party must resolve the unpaid debt with the agency. If you have been turned over to a collection agency and you call to schedule an appointment, the amount in collection must be paid prior to being seen in the office or at the time of the visit, but prior to being seen. If you have any questions or know that arrangements are necessary, please contact our office. We will do our best to work with families on financial matters when necessary.