

CRG-Children's Resource Group
FINANCIAL POLICY

Payment in Full is Required at Time of Service.

CRG accepts payment by cash, check, credit card or money order. As a courtesy to our clients, the responsible party may leave a credit card on file to be automatically run after a service has been provided.

The following are the only exceptions to payment in full at time of service:

- Sagamore, Medical Mutual of Ohio, Multiplan, PHCS or Beech Street is listed as provider network for your mental/behavioral health insurance benefits (see "Provider Networks" below for more details).
- Payment arrangements have been made with CRG's billing department at least 24 hours prior to the appointment (see "Payment Arrangements" below for more details).
- Payment arrangements for Psychological Evaluations have been made in advance with the billing department (see our "Evaluations Policy" on the CRG website or obtain a copy at the front office).

Provider Networks

- **Contracted Provider Networks & Providers**
 - CRG is contracted with Sagamore Health Network, Medical Mutual of Ohio, Multiplan, PHCS and Beech Street to provide a negotiated rate for **covered** mental health services.
 - Any co-payment amounts and deductibles may be collected at the time of service.
 - The responsible party will be obligated for the remainder of the (billed charge or fee) for all **covered** services after insurance has processed the claim.
 - The responsible party will be obligated for the full amount of any **non-covered** services at the time the service is provided.
- **Non-Contracted Provider Networks & Providers**
 - Payment is **required** at the time of service for all insurance networks other than those listed above.
- **Medicare, Medicaid, Tri-Care, ICHIA**
 - CRG is not contracted and not able to file insurance claims to Medicare, Medicaid, Tri-Care or ICHIA. Therefore, payment is **required** at time of service.
 - The client or legal guardian will be required to sign a waiver documenting their understanding of the above item.
 - Upon request, CRG can provide encounter forms for the client to self-file to one of the above insurance companies.

Filing Claims to Insurance

- The insurance policy is a contract between the insured and the insurance carrier.
- Failure to provide complete insurance information may result in patient responsibility for the entire bill.

Primary Insurance

- CRG will routinely file insurance claims with a client's primary carrier for services for both contracted provider networks and, as a courtesy, for non-contracted provider networks.
- Pre-authorization or pre-certification requirements by the insurance company are the responsibility of the member and must be put in place prior to the appointment. CRG's billing department will be able to assist with any questions upon request.
- **Important:** In order for CRG to file insurance claims for drug and/or alcohol related services, a separate authorization form must be completed for the insurance carrier and a separate release for parents of minor children. Patients ages 14 and older are required by law to sign the authorization form/release themselves. Please obtain this from the CRG website or from the front office.

Secondary Insurance

- CRG will not file to secondary insurance carriers unless the secondary insurance is one of our contracted provider networks.
- It is the responsibility of the insured to supply Explanation of Benefits (EOB) from the primary insurance carrier when we are an out of network provider. Failure to supply the EOB's may result in patient responsibility for the entire bill.

Payment Arrangements

- Payment arrangements will not be accepted for initial visits.
- The responsible party is required to sign a promissory note. This needs to be on file at least 24 hours prior to the appointment.
- The responsible party is required to maintain financial compliance with the terms stated in the promissory note. If financial compliance is not maintained, the account will be turned over to our collection agency.

Outstanding Balances

- Unpaid balances remain the responsibility of the individual who signed the financial agreement on the registration form.
- Account balances due after 60 days from the date of service will prompt the account to be reviewed for collections.
- Once an account has been turned over to our collection agency, the responsible party must resolve the unpaid balances with the agency.
- Financial noncompliance could result in the client receiving a 30 day discharge notice. The account must be paid in full prior to scheduling appointments with any CRG provider after the 30 day discharge period.
- When the collection agency is engaged on the account, the responsible party will be liable for any interest that may be added at the current legal rate and for any attorney fees required to collect for services.

Missed Appointments and Late Cancellations

- Missed appointments or cancellations made less than 24 hours in advance of the scheduled appointment will be charged to the patient's account at 100% of the fee of the missed appointment.
- Payment in advance will be required to hold an appointment on a provider's schedule after the 2nd late cancelled or missed intake or testing appointment.

Returned Checks

- Checks returned for insufficient funds will result in a \$35 charge to the client's account.
- If CRG receives two checks for insufficient funds from the same responsible party, that responsible party will be required to make all future payments by cash, credit card or money order.

Post-Dated Checks

- Post-dated checks will not be accepted.

Minors & Patients with Divorced Parents

- Concerning minor children, the individual bringing the child in will be responsible for payment at the time of service.
- Financially responsible parties who are unable to attend the appointment are encouraged to put a credit card on file so that payment can be collected at time of service. Also, financially responsible parties can call the day of the appointment to make a payment.

Miscellaneous Services and Fees

- CRG is eligible to charge the state-accepted fees for copying records, letter writing, filling out extensive forms, legal services, or other miscellaneous provider services.

Clients will be asked to update and sign CRG's Financial Agreement annually