

Financial Policies of HRA Psychological Services

At HRA Psychological Services, we endeavor to provide psychological services in a friendly and professional manner. We also charge fees for these services and expect our clients and patients to accept their responsibility for payment of these fees.

Professional Fees

When you request and receive psychological services at HRA Psychological Services, you are expected to pay a fee for the time and expertise of the psychologist, or social worker. Fees are generally based on the amount of professional time involved for the service provided, and are based on local community standards. Some fees are determined by insurance companies or other contract rates. Nevertheless, YOU have the responsibility to pay for your services at HRA (even if you have insurance).

Fees and payment are discussed with you at the time of your initial phone call and/or at the time of your first appointment. Most fees are for hourly appointments, but we also charge fees for other professional services you receive. The per hour charge for preparation and attendance of any legal proceedings is higher. Your health (or other) insurance will not cover any costs incurred for legal proceedings that require your psychologist participation. Fee information is available from the administrative staff or the professional with whom you have been working.

Billing and Payments

You will be expected to pay for each appointment or service at the time it occurs, unless we agree otherwise or unless you have insurance coverage that requires another arrangement. Insurance co-payments are due at the date of service. Psychological evaluation reports are not released until payment has been received in full. Final responsibility for payment is the patient/client. If your account has not been paid for more than 60 days and arrangements for payment have not been agreed upon, we have the option of using legal means to secure payment. This may involve hiring a collection agency or taking legal action to resolve

payable accounts. In most collection situations the only information we release regarding a client is his/her name, the nature of services provided, and the amount due. [If such legal action is necessary, its costs will be included in the claim.] A \$10.00 Late Fee will be charged every month for accounts past due (60 days).

Insurance Reimbursement

It is very important that you find out exactly what mental health services your insurance policy covers. You should carefully read the section in your insurance coverage booklet that describes mental health services. Remember, your insurance is YOUR insurance, not ours. If you have any questions or concerns about the coverage, please call your plan administrator. Of course we will provide you with whatever information we can based on our experience and will try to help you in understanding the information you receive from your insurance company.

Cancellations and Missed Appointments

We require a 24 hour notice for any cancellation. In general, we charge the full fee for your scheduled time if you do not keep the appointment. We do understand that there are many crises and unforeseen events in all of our lives, and we will make reasonable decisions about charges for late cancellations. Failure to show up for an appointment without communication results in charges and may be cause for discontinuing all services from HRA if it reoccurs.

We hope that you will always feel welcome to ask us about any questions you may have regarding our financial policies, or if you have any question about your account.