

Dill- Standiford Psychological Associates, Inc.

FINANCIAL POLICY GUIDE

The following information is a guide which outlines our practice's financial policy. If you have any questions about this information at any time, please feel free to contact our office. We hope this information will be helpful to you in understanding your insurance and health-care financial responsibility.

HEALTH INSURANCE

Your health insurance is yours and belongs to you or someone in your family. It is your responsibility to know what your insurance does and does not cover. Mental health coverage is not always the same as your major medical coverage. If our practice contracts with your insurance company through a separate agreement to accept their fee schedule for services, we are referred to as participating providers. In those cases, we will accept payment and you pay only your deductible, co-pays and co-insurance. We will bill your insurance directly or if you prefer, we can supply you with statements. Also note that some health insurance companies outsource their mental health coverage to an outside company.

CO-PAYS

Co-pays are part of your agreement with your insurance company, and are your responsibility. Co-pays are due at the time of service. We accept cash, checks, Visa, MasterCard and American Express.

MINORS

In the case of clients who are minor children of divorced or separated parents, the custodial parent is responsible for payment whether or not he or she is the parent with insurance coverage.

CHECK POLICY

We gladly accept checks for payment. However, we cannot accept postdated checks. When you provide a check as payment you authorize us to collect a fee of \$20 through electronic fund transfer from your account if your payment is returned unpaid. Please include your full name, address, phone number and driver's license number on your check. Make your check payable to: Dill- Standiford Psychological Associates, Inc

DELIQUENT ACCOUNTS

If your account becomes past due and there is no valid reason for your payment delay, appropriate action will be taken to recover the amount due within 90 days of the initial billing. If there are legitimate problems, please discuss them with our office so that we can help you

find a solution. Also note that verification of your health insurance is not a guarantee of payment. Therefore, any balance unpaid by your insurance within 90 days of initial billing is the responsibility of the patient.

MISSED APPOINTMENTS

If you find that you cannot keep a scheduled appointment, please give our office 24 hours notice (longer would be greatly appreciated). Otherwise we must charge you a fee for the missed appointment. We generally have a waiting list and if we know of a free session time far enough in advance we can offer it to another patient.

ADDITIONAL HELP

Our staff is here to help you. If you have any questions regarding insurance filing, fees or statements, please feel free to call our Office at (215) 752-3268

*Thank you for your confidence
in our practice, and your
understanding in these complex
health care issues.*