

SPECTRUM BEHAVIORAL HEALTH

PATIENT NAME: _____

DATE OF BIRTH: _____

FINANCIAL AGREEMENT

The following information is provided to explain SBH's payment policy and to avoid any misunderstanding or disagreement concerning payment for professional services. Our policies apply to unaccompanied minors, therefore parents/guardians must plan ahead for prompt payment.

It is the policy of this office that payment in full is expected at the time services are rendered if any of the following circumstances apply:

- You are a self-pay patient. (You have no medical insurance)
- Your therapist is not a participating provider with your insurance/managed care plan.
- You do not wish to have your insurance billed or you have not given us all of the current/correct information required to file an insurance claim.
- Your insurance benefits do not cover the service rendered.
- Your insurance company denied authorization of your therapists recommended testing or treatment plan and you elect to self-pay and proceed with the recommended testing/treatment.

I hereby assume financial responsibility for and agree to make payment in full to Spectrum Behavioral Health for any and all charges for services received by me and/or any dependents not otherwise authorized or paid by my insurance carrier. Deductibles and/or co-payments are required at the time services are rendered unless payment arrangements are made with a representative of Spectrum Behavioral Health; prior to the time services are rendered. I certify that the financial information given is true, accurate, and complete to the best of my knowledge, and further authorize, Spectrum Behavioral Health to investigate any and all financial information given concerning this or related claims. I understand and agree to inform SBH of changes in my insurance at the time of service so that claims can be filed within the insurance carrier's deadline and I will be responsible for the full fee for services rendered but not covered by my insurance carrier. I further understand that Spectrum Behavioral Health reserves the right to charge interest and/or pursue delinquent accounts via third party collection agencies or attorneys and that I am responsible for any fees and/or court costs incurred by Spectrum Behavioral Health during the collections process.

When possible SBH staff will attempt to contact me to remind me of scheduled appointments 24 – 48 hours in advance, this service is provided as a **courtesy**; however the lack of a confirmation does not alter SBH's policy. Furthermore, I understand that I will be charged the full fee for all missed appointments. A missed appointment is an appointment not cancelled PRIOR to 24 hours before the scheduled appointment time, or in the case of a Monday appointment, not cancelled by the corresponding appointment time of the preceding Friday. If the office is closed you may leave notice on our message system.

I assume financial responsibility for additional services such as phone calls, letter writing, completion of forms and administrative meetings in or out of the office. I understand that claims for these services will be billed at the therapist's usual rate, will not be billed to my insurance carrier and remain my obligation to pay.

In the event of a check returned, unpaid from the bank, I acknowledge that a service charge of \$35.00 will be incurred for each incidence.

In the event that a lawsuit is filed to collect my debt, I expressly waive privileges concerning disclosure of all information necessary to proceed with collection activities and acknowledge that an itemized account history, setting forth services rendered, fees charged and payments received shall be filed as an exhibit.

I agree to notify SBH of any changes in my billing address or telephone and/or my health insurance carrier information as they occur. This entire authorization is valid for all episodes of care rendered by all providers associated with Spectrum Behavioral Health. I permit a copy of this authorization and agreement to be used in place of the original.

YEAR	SIGNATURE OF RESPONSIBLE PARTY	DATE OF SIGNATURE

We strongly believe that a good therapist/patient relationship is based upon understanding and open communication. We have instructed our staff to make every effort to clarify any question or misunderstanding you have concerning your account. We hope to avoid any disagreement over payments for professional services.

Financial Agreement