



## Financial Policy

New Beginnings Counseling will bill your insurance or pay source on your behalf however payment for services is ultimately up to the client/guardian. Below is an outline of our financial policy:

- Clients will be expected to pay for services if paying in full if they are self paying at the time of session. Payment will be taken by the therapist.
- All clients are required to keep a credit or debit card on file for outstanding balances to be charged to. The card information will be stored in a secure site through Fiserv. You will receive an email notification upon storage of your card.
- Effective July 1, 2022, the card on file will be charged when the insurance company sends the Explanation of Benefits to New Beginnings Counseling for the copay, coinsurance, or deductible due. Clients will be notified via email when the charge is processed.
- Clients are responsible for keeping their card on file up to date and should notify the therapist if there are any changes.
- Clients are responsible for notifying their therapist immediately of any changes to their insurance to avoid problems with billing which may result in the client having to pay the full fee for their session
- We will do our best to ensure that your insurance eligibility is up to date to ensure accurate billing and copayments. It is ultimately the client responsibility to know your policy coverage details.
- If there is an overpayment by the client, the client may choose to leave the overage as a credit toward future payments or can chose to be reimbursed for the overage. Reimbursements will be issued within 30 days and mailed to the client's address on file
- If a client balance exceeds \$100 a payment plan will need to be set up in order to continue scheduling
- Any appointments not cancelled within 24 hours prior to the appointment, or any missed appointments will result in a fee of \$100. We understand there are extenuating circumstances at times and will take these into consideration with appropriate verification of missed appointments and will be made at the discretion of the therapist