

Financial Policies

Thank you for choosing LifePointe Counseling, LLC for your mental health needs. Our billing policies and practices are outlined below. Please contact the office staff at 314-849-2120 if you have any additional questions. If you have any questions specifically related to your billing, please call our medical biller at 314-266-1425. Due to medical privacy laws, we are only able to discuss your account with you, your guarantor, or your insurance company. **Should any of your accounts at LifePointe Counseling, LLC become delinquent beyond 60 days, you will no longer be able to schedule an appointment or receive prescription refills.** If any of these financial procedures present a problem for you or your treatment, please discuss your concerns with your counselor, physician, or account representative.

FINANCIAL RESPONSIBILITY: You are fully responsible for payment of all services provided to you. Full payment is expected at the time of service, unless prior arrangements have been made. **Insurance co-pays and co-insurance payments must be paid at the time of service in order to schedule a follow-up appointment.** If your insurance provider changes during the course of your treatment, please call our medical biller at 314-266-1425 and make sure that your new benefits will help cover our services. Otherwise, significant out-of-pocket expenses may occur.

Please make all checks payable to “LifePointe” or “LifePointe Counseling, LLC”. We also offer payment via credit and debit cards for the majority of our providers (please note an additional 3% is charged with all credit, debit, and/or HSA payments). Payments made by cash must be made in **exact change**, as no cash money is kept on site. Please note that effective January 1, 2017, any accounts that are 60 days or more past due will be subject to a delinquent fees surcharge as allowed under Missouri law.

INSURANCE BILLING: LifePointe Counseling, LLC submits insurance claims to in-network companies only. If you choose to see a provider that is not in your network, you are required to make full payment at the time of service. We will be happy to give you a copy of your paid bill for you to submit to your provider for “out of network reimbursement”. If you see a counselor or doctor here at LifePointe that is contracted with your insurance provider and you choose to use your insurance, we will bill your insurance on your behalf. You will still owe your co-pay at the time of service. **We also strongly recommend that you know and verify all your benefits; specifically, your co-pays/co-insurance, deductibles, authorization requirements, etc., prior to your first visit.** We cannot emphasize enough how important this can be in light of the ever-changing health care laws and insurance policy changes we all contend with today.

If your insurance coverage/plan changes, you must contact us with this information prior to your next scheduled visit so that we can both be sure your visit will be covered and what benefits/payments apply. You are responsible for the co-payment(s), deductible, and non-covered expenses as determined by your insurance plan. Please know that the insurance company(ies) quotation of benefits is not a guarantee of payment and you are responsible for any fees/services rejected by your insurance plan.

Even though an insurance claim may be pending, you will receive a statement if your account has an outstanding balance. We recommend you take advantage of our payment schedule which permits you to pay installments on your estimated share, pending settlement by the insurance company.

FINANCE CHARGE: Finance charges may be imposed on those charges not paid in full within 60/90/120 days of the date charges were first incurred. The balance on which any finance charge is computed is determined by totaling the charges not paid within the time period shown on the front of your billing statement and then multiplying the balance by the periodic rate shown below. The finance charge is a monthly periodic rate of .83% in Missouri. The finance charge is an annual periodic rate (APR) of 10%. There is a \$1.00 minimum finance charge.

LifePointe Counseling, LLC

Healing Hearts ✦ Restoring Hope

LATE CHARGE: If your minimum payment is not received by the due date, you may be assessed a late payment charge. The amount of the late payment charge to be assessed is the maximum amount authorized under the law of Missouri. In Missouri the late charge will be \$1 or 5% of the past due minimum payment, whichever is greater, with a maximum of \$5.00.

NON-SUFFICIENT FUNDS (NSF) FEE: If any payments are made by check and are returned as “non-sufficient” your account will be billed a \$40 charge for banking fees and the re-processing of your claim. The NSF fee charge will be added to your account balance.

All of the aforementioned financial policies and practices of LifePointe Counseling, LLC take effect January 1, 2017. These financial policies and practices apply to all accounts, unless you have a written and signed payment agreement with your provider that was instituted prior to incurring the past due status.

Your continued use of this account constitutes your acceptance of the above stated conditions.