



FINANCIAL POLICY

Money Talks Baltimore, LLC is committed to providing caring and professional mental health services to all our clients. As part of the delivery of care, we have established a financial policy designed to clarify payment options.

The person responsible for payment of the account is required to sign the payment agreement which explains the fees and collection policies. Your insurance policy, if any, is a contract between you and the insurance company; we are not part of the contract with you and your insurance company.

As a service to you, the clinic will bill insurance companies and other third-party payers but cannot guarantee such benefits or the amounts covered. In some cases, insurance companies or other third-party payers may consider certain services as not reasonable or necessary or may determine that services are not covered. In such cases, the person responsible for payment of the account is responsible for payment of these services. Money Talks Baltimore LLC charges a usual and customary rate for the area and clients are responsible for payments regardless of any insurance company's arbitrary determination of usual and customary rates.

The person responsible for payment of the account will be financially responsible for paying funds not paid by insurance companies or third-party payers. Payments not received after 30 days are subject to collections and a 5% per month interest rate is charged for accounts over 60 days.

Insurance deductibles, copayments and co-insurance are due at the time of service. Although it is possible that mental health coverage deductible amounts may have been met elsewhere (e.g., if there were previous visits to another mental health provider since January of the current year that were prior to the first session at the office), this amount will be collected by Money Talks Baltimore LLC until the deductible payment is verified by the insurance company or third-party provider.

All insurance benefits will be assigned to Money Talks Baltimore, LLC (by insurance company or third-party provider) unless the person responsible for payment of the account pays the entire balance each session. Clients are responsible for payments at the time of services. The adult accompanying a minor (or guardian of the minor) is responsible for payments for the child at the time of service. Unaccompanied minors will be denied non-emergency service unless charges have been pre-authorized to an approved credit plan, charge card, or payment at the time of service.

Missed appointments or cancellations less than 24 hours prior to the appointment are charged at a rate noted in the Payment Agreement.

Questions regarding financial policies can be answered by calling our offices or sending an email.