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Thank you for taking the time to read and sign this lengthy document. We are sorry there is so much we have to cover.

PATIENT FINANCIAL AGREEMENT

Striving to Prevent Financial Matters from Impacting Clinical Services

It is important to Dr. King that financial matters not impact clinical services. If you are experiencing financial difficulties, please make Dr. King aware of this. She can share options for meeting your treatment needs in a more affordable way.

Limitations on Providers' Ability to Lower Fees for Persons in Need

Providers who accept medical insurance are limited in their ability to reduce costs for patients in need. Insurance companies may consider it fraudulent for providers to set different rates for different people.

Who Is the Financially Responsible Party

The financially responsible party is the patient or, **if the patient is a minor, the financially responsible party must be a parent who has legal custody or a legal guardian, and must be the particular parent or guardian who brings the child in for treatment.** This is the case even if another person is the subscriber on the patient's medical insurance plan and even if another person is responsible for medical costs. For example, if the mother will be bringing the child in for appointments, it is the mother who must be listed as the financially responsible person, even if she is not employed and even if she considers her husband to be the financially responsible person. In addition, if the child's parents are divorced, the parent who carries the medical insurance is not automatically the financially responsible parent. The financially responsible person is the person who brings the child to the appointment.

Some Disorders and Procedures May Not be Covered

Treatment for some disorders and some procedures are not covered by all insurance plans. Most insurance companies will pay for the first diagnostic appointment. Dr. King will do her best to alert you if she suspects the diagnosis or procedure may not be covered by your insurance. However, it is your responsibility to ask Dr. King for diagnostic and procedural information so you can contact your insurance company to discover if these will be covered.

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Even Insured Persons May Find Themselves Responsible for More Than They Anticipate

Co-payments for mental health services may be higher than for other medical services. There may be a separate deductible which applies. The insurance carrier may require pre-authorization for mental health services. The number of visits authorized may be limited.

The patient is responsible for discovering these conditions. **Dr. King will not be contacting your insurance company in advance to seek authorization for treatment.** You are advised to contact your medical insurance company in advance of any appointments with Dr. King to determine your cost for Dr. King's services and to obtain authorization when required.

Fees are \$180 for the first appointment and \$120 for subsequent appointments. Most sessions last 45-50 minutes. Most insurance companies with whom Dr. King contracts require her to discount her fee. It may not be known how much is allowed until the insurance company processes claims.

Your co-payment is due at the time of service. The amount may or may not be printed on your insurance card. Please call your insurance company to find out what your co-payment will be. **If you do not make your payment at the time of service, a \$10.00 billing service charge will be added to your account.** If you have both a primary and secondary insurance provider, your secondary insurance may cover your co-payment. You are not expected to make a co-payment while waiting to discover if the secondary insurance will pay.

When there is a deductible that has not been met, you will be required to pay 100% of the allowable fee. Until that amount is known, you should pay 80% of the fee charged, e.g., \$144.00 for the first appointment and \$96.00 for subsequent appointments. If it is discovered you have overpaid, your credit balance will be applied to future services or you will receive a refund.

The fee is \$75.00 for a session of 20-30 minutes. However, your insurance company may require that your co-payment for a shorter session be the same as your co-payment for a longer session. The fee is \$180.00 for a session (after the first diagnostic session) of 75-80 minutes. Many insurance companies will not pay for sessions longer than 45-50 minutes. Most insurance companies will only pay for one session per week. If you desire additional time, you will need to be responsible for additional charges.

Dr. King will bill your insurance company, but you are responsible for any charges not paid by insurance. Not all services are covered by insurance. (See below for more information.)

You may give all payments directly to Dr. King at the time of your appointment.

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Your Billing Statement

When you receive a billing statement, it will reflect the full fee charged by Dr. King. When the fee is to be reduced, the adjustment will not appear on your statement until the claim has been processed by the insurance company.

If your insurance company denies a claim and you have questions about why this occurred, please contact your insurance company directly. If you have other questions about your statement or want a copy of your history of charges and payments, please contact **Dr. King's billing service provider, Advanced Professional Services, 801-566-1930.**

Charges Not Paid by Insurance

Dr. King uses behavior checklists to facilitate diagnosis and treatment. **There will be a charge of \$8.00 per checklist.** This covers the cost of the checklist and scoring. This will not be billed to insurance and you will be responsible for this cost. If Dr. King suggests you or others complete behavior checklists and you do not wish to incur this expense, please let her know.

Sometimes it is necessary for Dr. King to prepare a letter or report to submit to others, such as a physician, another mental health provider, or a school or other agency to facilitate services provided by others. **There will be a charge of \$25.00 per page for letters and \$50.00 per page for formal reports.** Your insurance company will not be billed. You will be responsible for paying these charges. If Dr. King offers to write a letter and you do not wish to incur this expense, please let her know.

There will be a \$20.00 charge, or the maximum allowed under Utah law, for returned checks.

If you do not keep a scheduled appointment, you will be charged \$80.00 unless the appointment is canceled 48 hours in advance. Exceptions may be made for the first cancellation due to sudden illness, emergency, or unavoidable delay.

If you are more than 15 minutes late to an appointment but arrive in enough time to spend at least 20 minutes with dr. king, Dr. King will bill your insurance company for a 20-30 minute session and you will be charged for the difference between the time that was reserved for you and the time that was spent and billed to insurance..

Finance Charges and Collection Fees

When you receive a billing statement, the balance owed by you should be paid within 30 days. There will be a finance charge of 1.5% per month (18% per year) or a billing service

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charge of \$10 per month, whichever is greater, on unpaid balances over 30 days. If your balance has been unpaid for 90 days, your account may be placed with a collection agency, at which time the balance will be increased 50% to cover collection costs. If legal action is required, you would be responsible for attorney’s fees, court costs, and any other costs associated with collection.

Court Involved Families

If you are court involved and Dr. King is seeing you or your child subsequent to a court order or stipulated agreement or at the request of an officer of the Court such as a Guardian ad Litem, medical insurance probably cannot be billed. Medical insurance pays for medically necessary treatment for a medical condition. Unless the person being seen has a diagnosable disorder that is covered by medical insurance, and the focus of treatment is on that disorder, services will not be covered.

In these circumstances, it is likely Dr. King will also spend time reading documents, communicating on the telephone or in writing with attorneys or other professionals who may also be involved, and writing letters or reports. The fee for these activities is \$140.00 per hour. When families are court-involved, the fees cited on page 3 for letters and reports is replaced by a fee of \$140.00 per hour. If Dr. King is subpoenaed to appear in court or for a deposition or conference, there is a minimum fee of \$500.00 for up to one-half day (3.5 hours) and \$140.00 per hour for all subsequent hours. Fees commence at the time Dr. King is asked to arrive and end when she is dismissed, whether she testifies or not.

Your signature below indicates you have read all four pages of this document and you have understood and agreed to the terms of this Financial Agreement. If the patient is a minor, your signature indicates you are a parent who has legal custody or a legal guardian with whom the child resides at least part time.

Printed name of patient

Birth Date

Signature of patient or financially responsible party

Date signed

Printed name of financially responsible party, if not the patient

PLEASE RETURN THIS FORM AND KEEP A COPY FOR YOUR RECORDS.