

*Bowden & Associates*  
*Psychological & Counseling Services PLLC*

Summary of Financial Responsibility Policy

We strongly believe that patients work harder in therapy and make positive progress at a faster rate when they are actively assuming responsibility for their therapy services. Therefore, maintaining a zero balance on your account will be treated as a therapeutic issue and seen as part of your progress toward healthier growth.

**Financial Responsibilities of Client/Responsible Parties**

- Contact your insurance company for pre-authorization when needed
- Keep primary insurance carrier apprised of correct secondary coverage
- Whoever completes intake materials for minors/dependents is the responsible party regardless of third party arrangement to which Bowden & Associates is not a party
- Co-pay payment **at each session**
- Unpaid balance after insurance
- Missed appointments/late cancellations are charged at ½ the fee

**Payment Options**

In an effort to hold the line on mental health services costs while maintaining a superior level of professional care, we have established the following payment options:

- Payment in full (or payment of that portion the insurance carrier will not cover) on the day treatment is rendered in cash, check, or credit card
- Payment of balance in full upon receipt of statement with cash, check, or credit card
- If you do not wish to bill insurance, full payment is due at each session in cash, check, or credit card

**Patient Easy Pay Agreement**

Balances on account may be paid by arranging automatic charging such balance after insurance to your debit/credit card

Please speak to our Billing Department about this option and any other concern about our financial responsibility policy.

Please carefully check statements upon arrival. Speak with the Billing Department about any billing concern.

**Assessments**

Most assessments are **not** covered by insurance; therefore, billing your insurance is inappropriate. Payment for such services is required **before** the initial session with cash, check, or credit card.

**NOTE:**

We reserve the right to collect any unpaid balance. If a client carries an account balance for over 90 days without contacting the Billing Department to make alternative payment, a collection agency may be used, which may include legal action (as authorized by state/federal law) to secure payment. **Any collection action will become a part of your credit record.** Clients will be notified in writing before legal action is taken.

Name: \_\_\_\_\_ Date: \_\_\_\_\_