



CARY SPEECH SERVICES

Suite 275 875 Walnut St. Cary, NC 27511 460-0113

FINANCIAL POLICY (updated Jan. '02)

Thank you for choosing Cary Speech Services. We appreciate your trust in us and look forward to working with your child. As part of our service, we try to contain the ever-rising cost of health care. In an effort to do this, we have implemented the following financial policy.

To save office time, we ask that prior to your first appointment you call your insurance company and ask the following questions:

1. Is speech therapy for children a covered benefit? If so, what are the diagnoses or conditions that they will cover?
2. Is a "letter of medical necessity" required from your child's pediatrician?
3. Is pre-authorization through the pediatrician's office necessary? If so, ask them to fax the authorization to us at 919-467-1712.
4. Have you met your deductible for the year, and if not, what is the amount you must meet before your insurance will cover the cost?
5. Do you have a co-payment and, if so, what is the amount?

Our practice is committed to providing the best treatment for our patients and we charge what is the usual and customary fee for comparable services in this part of North Carolina. It should be understood that your health insurance does not necessarily base their fee schedule on the same criterion. **You are responsible for payment of your bill**, regardless of any insurance company's arbitrary determination of "usual and customary" rates. (If you are covered by Blue Cross Blue Shield of NC, we are considered "in-network providers". We have a contract with BCBS and accept their fee schedule; we will "write-off" the difference between our fees and what we have agreed to accept.) **Charges for speech and language therapy are due and payable at the time that services are rendered. We accept cash, checks, and VISA/Master Card.**

As a convenience to you, we will be happy to file insurance payable to the center. We ask that you meet your deductible and pay co-payments after each therapy session. As a security guarantee against non-payment of the full bill by your health plan, we require a valid credit card authorization. If your insurance company denies the claim, we will charge your credit card only for the charges denied. You will be mailed a notice that your credit card has been charged for the denied amount. In the event that your health plan reverses the denial decision and eventually pays us the charges, you will be given a prompt refund.

Broken appointments cost us money. We request that you give us at least three hours of prior notice to cancel an appointment. Our policy for broken appointments is to charge the rate of a normal office visit. (Insurance companies do not reimburse for broken appointments.) **Please help us to serve you better by keeping scheduled appointments or calling at least three hours in advance to cancel.** All staff have pagers and we have 24-hour answering service seven days a week.

For answers to further questions about billing and insurance, please speak to your individual therapist. We thank you for the opportunity to serve you!

I have read and understand the insurance billing procedures.

Signed: _____ Date: _____