



Important Information, our Financial Policy, and your Client Rights

Revised 9/14/2016

OUR FINANCIAL POLICY

Thank you for choosing us as your health care provider. Please understand that payment of your bill is considered a part of your treatment. The following is a statement of our Financial Policy.

Missed Appointments:

Please give 24 hour minimum notice to avoid any cancellation charges, as we require 24-business-hours' notice when you cancel an appointment. For example, notify us by 10 a.m. Monday to cancel a 10 a.m. Tuesday appointment; 10 a.m. Friday to cancel a 10 a.m. Monday appointment.

A charge of \$75 will be applied to your account for ALL appointments that are missed or canceled with less than 24-business-hours' notice. Charges for "emergency" cancellations will be considered.

This charge is normally not payable by your insurance and will be billed as your responsibility. Please help us serve you better by keeping scheduled appointments. Clients with two or more unpaid missed appointment fees are subject to termination of care.

Payments

- ▶ **ALL CO-PAYS ARE DUE AT THE TIME OF YOUR SESSION**
- ▶ We accept Cash, Checks, Credit Cards or Debit Cards
- ▶ All clients must complete our Registration forms before seeing a clinician

ADULT PATIENTS: Adult patients are responsible for full payment of any co-pays at time of service.

MINOR PATIENTS: Parents or guardians accompanying minors are responsible for payment of co-pays at the time of service. If a minor is accompanied by an adult other than a parent or guardian, payment is still expected at the time of service. For unaccompanied minors, charges may be pre-authorized to an approved credit plan or credit card, or paid by cash, debit card, or check at the time of service.

Regarding Insurance

(a) We may accept assignment of insurance benefits. The balance is your responsibility whether your insurance company pays or not. We cannot bill your insurance company unless you give us your insurance information. Your insurance policy is a contract between you and your insurance company. We are not a third party to that contract. In the event we do accept assignment of benefits and your insurance has not paid your account in full within sixty days, the balance will be automatically transferred to your responsibility. Please be aware that some, and perhaps all, of the services provided may be non-covered services and not considered reasonable and necessary under your medical insurance. Contact your employer or insurer if you have questions. All co-pays are due at the time of your session when you use an insurance plan for which your clinician is a provider. In the event that your insurance coverage changes, it is your responsibility to notify us. If your new plan is one for which we are not participating providers, you are responsible for your account. Any follow up, or reporting to third parties that becomes necessary due to unpaid balances on your account, shall not be considered breach of confidentiality. You must notify us in advance of your first appointment if you intend to use an Employee Assistance Program (EAP). Once services have been provided under insurance, we will not bill your EAP.

(b) While MidWest Center may be listed as a network provider for your insurance, this is not a guarantee of coverage. Should your insurance company reject a claim, you will be held responsible for the balance due.

Service/Finance Charges

- A monthly finance charge of 1.5% is charged for balances exceeding 30 days.
- Past due accounts may be reported to a collection agency.
- There is a \$25 service charge for returned checks.

Fee Schedule

Note: A \$20 discount is available to clients choosing not to use insurance and who pay in full at the time of service.

Following are the most commonly billed services:

Diagnostic Interview: More than one diagnostic session may be needed; in this case each session is billed at the rate indicated below:

DIAGNOSTIC INTERVIEW performed by a:

Masters / Doctoral professional \$195

Psychotherapeutic Sessions:

Fees are based on length and type of psychotherapeutic session provided.

Psychological Testing:

Psychological testing performed by a Masters or Doctoral professional\$195 per hour

Additional fees for reports/letters, phone consultations and therapy groups may apply. Some or all of the above services may not be covered by your insurance and will be billed at an hourly rate. Please consult your clinician with questions.

Thank you for understanding our Financial Policy. Please let us know if you have questions or concerns.

IMPORTANT INFORMATION

Following is some important information about your care at MidWest Center for Personal & Family Development.

Your Insurance Company

When insurance is filed, please remember that your insurance company has access to all your records. Also be advised that, even if your insurance policy includes mental health benefits, most insurance companies do not provide reimbursement for mental health services rendered to persons who are not diagnosed as having a mental health disorder. Thus, if insurance is to be filed, the claim must contain a diagnosis of a mental disorder. Although most insurance companies do not pay for marriage and family therapy, they may pay if a mental health disorder is significantly contributing to the dysfunction in the marriage.

Confidentiality

Most of the information a clinician collects about you will be classified as confidential. However, when insurance is involved MidWest Center does not have control over and cannot assure its clients of confidentiality. That means employees of the insurer and employees of contracted organizations of the insurer have access to your chart. This is provided for in the insurance policy between you and your insurance company.

The client record is legally the property of MidWest Center. However, clients may have access to information contained in the file, except in those cases where the release of such information may be deemed harmful to the client's wellbeing. Information can be released to others only upon written informed consent of the client.

In a few cases, information is unavailable to a client. Certain confidential data may be available only to the clinician and particular government

agencies. Classified material falling into this category might deal with adoption, civil or criminal investigations, some medical data and the names of persons who report suspected abuse of children or vulnerable adults.

Exceptions to Privacy

All members of the staff of the Clinic will hold information confidential except under the following circumstances:

- If a client threatens to harm someone (including self), a staff person must, by law, take appropriate action to ensure safety.
- If a client engages in irresponsible sexual activity while HIV positive.
- If a client uses recreational drugs or alcohol irresponsibly while pregnant.
- If a clinician suspects that a client is physically or sexually abusing a child or vulnerable adult, the clinician is required by law to report concern to the proper authorities.
- If a client is under age 18 and the clinician judges it is in the best interest of the client to share information.
- Requests from your insurance company.

MidWest Center Professionals meet in consultation with other mental health professionals within this clinic. During those meetings, your situation may be reviewed. Mental health professionals seeing members of the same family or significant others may discuss your situation. If you have questions or concerns about this, please speak to your clinician.

Children Visiting Our Facility

If children accompany a client, either because the child(ren) is/are going to be seen by one of the clinicians, or simply because they are with the parent, please be advised that our staff cannot assume responsibility for caring for them in the reception area. Children under age 10 cannot be left in the reception area unless accompanied by a person specifically responsible for their care.

Emergencies

Listed below are some phone numbers you may want to keep with you in case of emergency and your clinician is not immediately available.

- United Way First Call for Help — 612-335-5000
- Abuse Victims can call — 651-646-0094
- Hennepin County Medical Center Crisis Center — 612-873-3161
- Behavioral Emergency Center, University of Minnesota Medical Center — 612-672-6600

CLIENT RIGHTS

Bill of Rights

Consumers of professional mental health services have the right:

- (1) to expect that the professional consulted has met minimal qualifications of training and experience commensurate with service requirements and in accordance with professional and/or disciplinary standards.
- (2) to be informed of the credentials of those by whom they are served;
- (3) to be informed of the cost of professional services prior to receiving those services;
- (4) to privacy as defined by rule and law;
- (5) to be free from being the subject of discrimination on the basis of race, religion, gender, or other unlawful category while receiving services;
- (6) to have access to their records as provided in Minnesota Statutes, section 144.335 subdivision 2; and
- (7) to be free from exploitation for the benefit or advantage of a clinician.

Professional Boundaries

Clinicians must not, under any circumstances, be involved with their clients in a sexual way. They may not “date” or behave with their clients in a “dating” manner. They are not to be involved in social relationships/functions with their clients. This prohibits going to lunch/dinner with clients.

Complaints

If you are dissatisfied with the services you are receiving, please immediately discuss your concerns with your clinician. A clinician needs honest feedback to be most effective. However, if you feel uncomfortable confronting your clinician with your concerns, or if you are not satisfied with the result when you express your concerns, please contact another clinician on the staff.

In case you feel it is necessary to contact a professional group outside the Clinic, it is your right to do so. Professional associations interested in promoting high quality services and professional ethics are:

- Minnesota Psychological Association
- Minnesota Board of Psychology
- Minnesota Psychiatric Society
- Minnesota Board of Medical Examiners
- Minnesota Board of Marriage and Family Therapy
- Minnesota Board of Social Workers
- National Association of Social Workers
- Minnesota Nurses Association
- Minnesota Board of Nursing
- American Association of Marriage and Family Therapists
- Department of Human Services

Client Services Committee

Clients are invited to contact us with comments, questions or concerns. Charges for emergency cancellations may be appealed to our Client Services Committee for consideration. Please send an e-mail via clientservices@midwestcenter4u.com or a letter attention: Client Services Committee, to the address below.

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