



**West Bergen Mental Healthcare
Client Financial Agreement**

West Bergen Mental Healthcare is a private, not-for-profit organization. The Agency is dependent upon fees which are generated by the cost of treatment. There are some essential things to keep in mind regarding billing, payments and insurance reimbursements.

- You will be expected to pay your fee at the time of service, unless other arrangements have been made with the Agency. It is important to note that insurance companies do not pay for cancelled sessions and an administrative fee will be charged if you do not cancel your appointment in accord with our cancellation policy. (See Attached Cancellation Policy).

In-Network Insurance Carriers

- If we are in-network with your insurance company, your insurance company has already determined your co-payment responsibility which is due at the time of each service. Please be aware of how many sessions your insurance company allows per benefit year and keep track of when your sessions will be running out so that we can work with you concerning future payments.
- Your insurance provider may also require that you meet an annual deductible prior to initiating reimbursement. If that is the case, you will be responsible for payment of your fee (up to the amount agreed upon between West Bergen and your insurance carrier) until your deductible is met.

Out-of-Network Insurance Carriers

- If we are out-of-network with your insurance carrier, please note that your insurance company may or may not pay for out-of-network services. If they do provide out-of-network benefits, your insurance company may pay an amount (usually referred to as "Usual & Customary") that is not the same as West Bergen's fee. You are responsible for the difference between our fee and your insurance company's payment.
- **Assignment of Benefits** – You will be asked to sign an "Assignment of Benefits" form in order to notify your out-of-network insurance carrier that you give them permission to reimburse West Bergen directly for their share of the cost of your services. Some insurance companies honor these assignment of benefits and make payments directly to West Bergen but others will only make payment to their members. If your insurance carrier pays you directly, please make payment to West Bergen as soon as possible. To ensure accurate payment posting to your account, please indicate the date(s) of service that the insurance payment is for and provide us with a copy of the insurance company's explanation of benefits (EOB).
- Regardless of whether an out-of-network insurance company makes payment for your services, either directly to West Bergen or to you, you are responsible to make payment to West Bergen for the full service charge(s).

I understand that I must notify my therapist with any changes in my insurance carrier or insurance coverage.

I have read and understand the terms of this financial agreement. I further understand that treatment will commence only when this agreement has been signed and executed.

Signature of Person Responsible for Payment

Date