



Centerville Clinic
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White Bear Lake Clinic
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Financial Policy

At CenterLife Counseling, LLC we are committed to the success of your treatment and care. Please understand that payment for services is part of your treatment and care.

1. Who is responsible for payment?

You are responsible for paying for your treatment whether your insurance pays for your appointment or not.

2. When do I pay?

COPAYS are due when you check in with the receptionist at each appointment.

SELF-PAY clients pay the receptionist when you check in at each appointment.

DEDUCTIBLES are due when your health insurance company generates and sends out your Explanation of Benefits (EOB) to CenterLife Counseling, LLC.

We usually process **HEALTH INSURANCE** claims the same business day as your appointment or as soon as possible after your appointment.

If you arrive for your appointment without the means to pay your copay, self-pay amount, or your outstanding past due account, CenterLife Counseling, LLC and/or your therapist has the option of cancelling your appointment, unless prior arrangements have been approved.

3. How Can I Pay?

CenterLife Counseling, LLC accepts payment on the day of your appointment by cash, check, VISA, and MasterCard.

CenterLife Counseling, LLC uses a secure electronic credit card-on-file system for payment. This means that CenterLife Counseling, LLC keeps your credit card information on file so you can use it to pay for your appointments when you check in, for deductibles when your health insurance company generates the EOB, and for any late cancellation fees. The credit card information is only ever used in accord with the agreement you sign. That agreement is limited by time and the amount that can be charged to your card. No credit card information is kept physically onsite at CenterLife Counseling, LLC locations.

4. What happens if I cancel my appointment or do not show for my appointment?

There is a charge of \$75 if you do not show up for an appointment or if you cancel with less than a 24-hour notice. If your appointment is on a Monday, you must cancel by noon on Friday to avoid the late cancellation fee. Most health insurance plans do NOT cover fees charged for a no-show or late cancellation of an appointment.

5. Does CenterLife Counseling, LLC accept health insurance?

CenterLife Counseling, LLC accepts assignment of insurance benefits. We need your insurance information to bill your insurance company. Our administrative staff can tell you whether CenterLife Counseling, LLC or a particular therapist is credentialed with your particular insurance company. However, we strongly recommend that you contact your insurance company to understand your coverage for services at CenterLife Counseling, LLC. Any balance on your account is your responsibility whether insurance pays or not. Your insurance policy is a contract between you and your insurance company. CenterLife Counseling, LLC is not a third party to that contract. In the event CenterLife Counseling, LLC does accept assignment of benefits and your insurance has not paid your account in full within sixty days, the balance is automatically transferred to your responsibility. Please be aware that some, and perhaps all, of the services provided may be non-covered services and/or not considered reasonable and necessary under your health insurance contract. Only your insurance company makes decisions about covered services. Contact your insurer if you have questions.

6. Do I need to get pre-authorization to have insurance pay for services at CenterLife Counseling, LLC?

This varies between insurance companies and insurance plans. You are responsible for determining this and any required pre-authorization prior to your visit. Administrative staff will verify benefits for internal purposes only. You are responsible for payment for services even when pre-authorization is obtained.

7. What do I do if I change my health insurance?

It is your responsibility to notify CenterLife Counseling, LLC if there are any changes to your insurance or your insurance plan coverage. If your new plan is one for which we are not participating providers, you are responsible for your account. You must notify CenterLife Counseling, LLC 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.

8. Does CenterLife Counseling, LLC offer payment plans?

CenterLife Counseling, LLC does offer payment plans in some circumstances. Payment plans require a credit card on file, as payments are set up to be automatically charged to your credit card on a specific date, as agreed in writing, and signed by you.

Receptionists can set up payment plans. If you want to set up a payment plan on site, please arrive 20 minutes early or allow time to do that following your visit.

9. Does CenterLife Counseling, LLC have a sliding fee scale?

CenterLife Counseling, LLC does not use a sliding fee scale.

10. What if my health insurance doesn't pay?

The billing person at CenterLife Counseling, LLC will work with you to develop a payment plan for the portion of charges that will be your responsibility.

11. What if I don't pay for my treatment?

Your healthcare is important, and paying for your treatment is part of your healthcare. All clients are expected to pay their account balance. However, if you do not or cannot pay for your treatment, you must talk to your therapist or the billing department about your situation. In some circumstances, CenterLife Counseling, LLC does set up payment plans (*see section 8 of this policy*) using the credit card-on-file system.

CenterLife Counseling, LLC does use a collection agency in some circumstances, and you will be held responsible for paying for your treatment. Any follow-up or reporting to third parties that becomes necessary due to unpaid balances on your account is not considered a breach of confidentiality.

12. What if I do not have health insurance?

Self-pay clients are welcome at CenterLife Counseling, LLC. Self-pay clients pay when they check in for each appointment. The therapist will identify the applicable rate during the first appointment, and the therapist will inform the client if that rate is going to change for any future appointments.

13. What if I do not want to use my health insurance?

There are circumstances where a client may not want to use health insurance or where an EAP program is being billed. If you do not want to use health insurance, simply inform the receptionist when checking in for an appointment, and be prepared to pay at the time of service.

14. How do I pay if my minor child comes for an appointment without me?

When your child comes for an appointment without you, payment is still due at the time of service. You can set up your credit card agreement with CenterLife Counseling, LLC to do that for when you are not accompanying your child. Your credit card needs to be on file, and you need to sign an agreement at reception for that to happen.

15. Do you take workers compensation clients?

Yes, CenterLife Counseling, LLC does take workers compensation cases, provided authorization has been given for payment and sufficient information has been provided to make a successful claim.