



Understanding Regarding Financial Obligations and Payment for Services.

We want to do our very best to make your entire experience here a positive one, including the financial aspects of your treatment. We believe in clearly explaining and helping you understand the financial obligations of treatment up front, including our obligations to you. We are committed to working together with our clients to resolve payment or insurance related matters that may arise during the treatment process, and will make every effort to make this aspect of your treatment go as smoothly as possible. **We ask that you please read this form carefully and sign on the reverse side acknowledging your acceptance and understanding.**

Payment Options

○ Insurance

- We are currently accepting the following insurances:
 - Excellus BC/BS Rochester Region and participating out of area BC/BS insurance plans (excluding Medicaid products)
 - Aetna (excluding Medicaid products)

Please be aware that not all insurance contracts include benefits for chemical abuse and dependency services, and that we do not accept all insurances. We will verify that you have coverage with an insurance plan that we accept, and notify you if you do not.

○ Self-Pay

- We have self-pay rates for clients who:
 - Have insurance that we are unable to accept
 - Do not have insurance

All self-pay clients are required to provide proof of income at the time of first visit, and sign a payment agreement. The first two evaluation visits will be at full cost.

- We accept cash, check or credit/debit card (Master Card/Visa) *American Express*

Your Obligations

- You are responsible to pay for your services at the time of each visit. Your out of pocket cost will be based on either your insurance coverage or our self-pay rate schedule. We will notify you of the amount due at the time of each visit
- To provide us with accurate and timely payment information:
 - Insurance policy information (typically an insurance card)
 - Income verification information for self-pay clients
 - Changes to the above such as a change in policy, coverage or benefits, or income changes
- To address payment issues should they occur by:
 - Assisting us in the event of an insurance related problem
 - Paying outstanding balances communicated at time of visit, or via mailed statements
 - Honoring payment agreements
 - Communicating with your primary counselor and our administrative staff
- If your insurance denies payment of any services you receive while in treatment at Westfall Associates for valid reasons, we will bill you directly for those services and inform you of the reasons they were denied. If you are not clear about your insurance coverage, please contact your subscriber service. Please notify Westfall Associates of any changes in your insurance coverage.

Your Obligations (continued)

- When canceling or rescheduling an appointment, please give **AT LEAST ONE BUSINESS DAY'S NOTICE**. A **\$50** fee is charged for INDIVIDUAL appointments not kept or canceled within one business day's notice. A **\$25** fee is charged for GROUP appointments not kept or canceled before 12:00 noon, the day of the group.
- You are responsible for any attorney fees, court costs, or collection agency fees that are incurred in the collection of any account we determine to be delinquent.

Our Obligations to You:

- To be courteous and helpful when explaining or discussing financial obligations of treatment with you
- To provide you with accurate and timely information with regards any payment matters that arise
- To work with you to satisfactorily resolve any payment issues that might arise
- To make you aware of your out of pocket cost for services such as co-pays, deductibles, self-pay rates, or limits of insurance that may affect your out of pocket cost
- To keep you informed of any changes to your insurance coverage that we become aware of, such as a change in your co-payment, deductible or benefits

I acknowledge that I have read and understand my personal financial obligations for services I receive at Westfall Associates,

Signature

Date

Toxicology Testing

Overview

It is the philosophy of WESTFALL ASSOCIATES to utilize toxicology testing as a clinical tool. All testing takes into account the dignity of our patients and the private nature of gathering a urine specimen. Supervised toxicology testing will occur when clinically indicated or when a patient is participating in a monitoring program with a legal or licensing body that requires supervised sample collection.

The following are guidelines for performing toxicology testing on patients:

- At the time of evaluation
- The referral source is requesting toxicology testing
- Random testing of admitted patients on a regular basis while in the initial phases of treatment
- Random testing of admitted patients in Early Recovery Programs on a periodic basis
- The patients behavior is considered suspicious (for example, including, but not limited to slurred speech, physical appearance, altered gait, nature of behavior towards others, odors associated with use)
- The patient has had frequent unplanned absences
- The patient has a history of positive urine screens without reporting chemical use to the clinical staff
- The patient is requesting toxicology testing.

All positive results (indicating presence of a particular chemical above normal levels) are discussed with patients and confirmed by a licensed laboratory if deemed necessary.

Costs and financial obligations

For patients with insurance coverage, we currently send urine specimens to an outside laboratory for initial and confirmatory analysis. If you have insurance coverage, your insurance will be billed for each test performed. Your financial obligation (coinsurance, deductible), if any, will be determined by the terms provided in your insurance contract.

For persons without insurance coverage, we can perform initial testing in-house at a reduced cost to our patients. If an in-house test produces a positive result, we will discuss the result with patient and determine if confirmatory analysis by an outside laboratory is necessary. Our current fees are as follows:

Initial test	\$50
Confirmatory test	\$50

If you have a Deductible

- I. If your insurance plan has an annual deductible, your insurance company will either:
- 1) Apply their **allowed*** cost for each service you receive from Westfall toward your annual deductible. In this case you are responsible to pay Westfall for the amount that was applied to your deductible.
- or-**
- 2) Once your annual deductible has been met, your insurance company will pay Westfall the **allowed*** cost for each service less any coinsurance amount due, as determined by your contract with them. In this case you are responsible to pay Westfall for the coinsurance amount due.
- II. All approved health services you receive as per your insurance contract are applied to your annual deductible, not just those from Westfall, so it is difficult for us to know if or when you will meet or exceed your annual deductible.
- 1) For this reason we ask our patients to pay the full **allowed*** cost at the time of service. We will bill your insurance soon after your visit and typically receive their determination or payment within 30 days.
 - 2) In the early part of a given year, most services will likely be applied to your annual deductible and you will be responsible for the full allowed cost.
 - 3) If your insurance company determines your deductible has been met, they will pay Westfall for the service and you will receive either a credit or refund for the amount you overpaid.
- III. Many deductible insurance plans have Health Savings Accounts (HSA's) or Flexible Spending Accounts (FSA's) attached to enable planholder's to deposit monies on a pre-tax basis for medical related spending.
- 1) We accept direct payment from these types of accounts via check or credit card.
 - 2) Our services are allowed medical expenses as per IRS pre-tax medical spending regulations.

**The cost allowed for a particular service varies by insurance company, but generally is in the \$100 (for individual and group visits) to \$150 (evaluation) range per person for chemical abuse and dependency treatment services and family co-dependency services. Psychiatric services and specialty services may be higher in some cases. Our front desk staff can provide you with specific cost estimates upon request.*