



**CONNECTICUT CENTER
FOR PSYCHIATRIC WELLNESS**

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www.CTCenterForPsychWellness.com

PAYMENT POLICY

To help provide the most efficient and reasonably priced health care services, it is necessary for CCPW to have a financial policy stating our requirements for payment of services provided to our patients. Patients are responsible for the payment of all services provided by CCPW.

We will assist you in any way we can to facilitate the settling of your account. It is essential for you to provide us with accurate and up-to-date insurance information upon **each encounter**. It is your responsibility to notify us of any changes in insurance so that claims can be filed correctly. Any error causing a delay in processing and payment, puts the burden of the bill on you. Although highly unlikely, approval from your insurance company does not guarantee payment. The patient is ultimately responsible for payment of the services rendered.

Health Insurance

It is our policy to file insurance as a courtesy to you if we have accurate and complete insurance information. The balance due is still your responsibility if we have not received payment from the insurance company within the contractual time frame.

We participate in many but not all insurance plans. It is your responsibility to contact your insurance company to verify that your assigned physician participates in your plan. Out of network charges may have higher deductibles and copayments.

Financial responsibility

Your insurance policy is a contract between you and your insurance carrier. You are ultimately responsible for payment-in-full for all medical services provided to you. Any charges not paid by your insurer will be your responsibility, except as limited by our contract (if any) with your insurance carrier. CCPW accepts credit/debit cards through the online payment portal. An administrative re-billing charge of 10% of the balance owed will be assessed to each account over 30-days past due. 90-day past-due balances are subject to third party collection and/or litigation.

Co-Payments

Copayments for visits are due at the time of service. If you are unable to make your copayment at the time of service, CCPW reserves the right to reschedule your appointment until a time that you are able to make your copayment. Payment for any outstanding balance is due at your appointment.

Balances and payment plans

For patients who need financial arrangements, we will offer counseling and options that would fit their needs and capabilities. Balances need to be resolved before the next visit, unless a payment plan has been arranged. Payment plans need to be in good standing before each visit.

Self-pay

If you do not have health insurance, or if your health insurance will not pay for services rendered by our practice, you are considered a self-pay patient. Your charges will be based on our current self-pay fee schedule (available from management). Self-pay patients are expected to make payment in full at the time of service.

PAY ONLINE AT: www.CTCenterForPsychWellness.com