



Patient Agreement Financial Policy

* Updated November 2023

Thank you for choosing SPEAKeasy Therapies & Fitness LLC as your healthcare provider. We are committed to building a successful therapist/patient relationship and the success of your treatment and care. Understanding our Practice Financial Policy and service payment is essential to this relationship. For your convenience, this document discusses a few commonly asked financial policy questions. If you need further information or assistance with these policies, please ask to speak with our Practice Manager.

When are payments due?

All copayments, deductibles, patient responsibility amounts, and past-due balances are due at the time of service unless previous arrangements have been made with our billing coordinator.

How may I pay?

We accept payment by cash, check, VISA, and MasterCard. We will only accept post-dated checks when they are provided within an approved payment plan.

Do I need a referral or pre-authorization?

If your insurance plan requires a referral authorization from your primary care physician or a pre-authorization from your insurance, you will need to contact your primary care physician or insurance company to be sure it has been obtained. If we have yet to receive authorization prior to your appointment time, we will reschedule. Failure to obtain the referral or preauthorization may result in a lower or no payment from the insurance company, and the balance will become the patient's responsibility.

Will you bill my insurance?

Insurance is a contract between you and your insurance company. In most cases, we are not a party to this contract. We will bill your primary insurance company on your behalf as a courtesy to you. To properly bill your insurance company, we require that you disclose all insurance information, including primary and secondary insurance, as well as any change in insurance information.

It is your responsibility to notify our office promptly of any changes in patient information (i.e., address, name, insurance information) to facilitate appropriate billing for the services rendered to you. Failure to provide complete and accurate insurance information may result in the entire bill being categorized as a patient's responsibility.

Although we may estimate what your insurance company may pay, it is the insurance company that makes the final determination of your eligibility and benefits. If your insurance company is not contracted with us, you agree to pay any portion of the charges not covered by insurance, including but not limited to those charges above the usual and customary allowance. If we are out of network for your insurance company and your insurance pays you directly, you are responsible for payment and agree to forward the payment to us immediately.

Which plans do you contract with?

SPEAKeasy Therapies & Fitness LLC accepts Medicare, Medicaid, and some commercial and advantage plans. However, with the frequent changes that happen in the insurance marketplace, it is a good idea for you to contact your insurance company prior to your appointment and verify if we are a participating provider as per your plan.

What if my plan does not contract with you?

If we are not a provider under your insurance plan, you will be responsible for payment in full at the time of service. As a courtesy, however, we will file your initial insurance claim, and if not paid within 45 days, you will be responsible for the total bill. After your insurance company has processed your claims, any amount remaining as a credit balance will be refunded to you.

What if I don't have insurance?

Self-pay accounts are used for patients without insurance coverage, patients covered by insurance plans that the office does not accept or patients without an insurance card on file with us. It is always the patient's responsibility

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to know if our office is participating in their plan. If there is a discrepancy with our information, the patient will be considered self-pay unless otherwise proven. Self-pay patients will be required to pay in full for services rendered to them and will be asked to make payment arrangements prior to services being rendered.

At the sole discretion of the practice, extended payment arrangements may be made for patients. Please speak with our practice manager to discuss a mutually agreeable payment plan. It is never our intention to cause hardship to our patients, only to provide them with the best care possible and reasonable costs.

I received a bill even though I have secondary insurance.

Having secondary insurance does not necessarily mean your services are 100% covered. Secondary insurance policies typically pay according to a coordination of benefits with the primary insurance.

What if I have billing or insurance questions?

SPEAKeasy Therapies & Fitness LLC is supported by a staff of dedicated professionals. Our office staff can assist with most financial questions and help relieve the patient/caregiver of burdensome paperwork. Please ask if you have any questions about our fees, our policies, or your responsibilities.

Will I receive statements or bills?

It is our office policy that all accounts with pending balances be sent two statements, each one month apart. If payment is not made on the account, a single phone call will be made to try and make payment arrangements. Accounts with unpaid balances for 90 calendar days or more will be sent to an external collection agency or attorney for collection. Unpaid bills can also lead to possible discharge from therapy services.

In the event an account is turned over for collections, the person financially responsible for the account will be responsible for the collections costs, including attorney fees and court costs.

Regardless of any personal arrangements that a patient might have outside of our office if you are 18 years old or older and receiving treatment, you are ultimately responsible for payment of the service. Our office will not bill any other personal party.

Do you refer unpaid bills to collection agencies?

If a patient cannot pay the balance on their account according to the financial policy will be referred to an outside collection agency or an attorney for further action.

Do you charge a penalty for returned payments?

Any charges incurred by the practice collecting balances owed to us during the collection process may be charged to the patient. Returned checks, credit card chargebacks, or returned payments will attract a minimum \$35 penalty in addition to the balance owed. Accounts with returned payments will be expected to make payments via cash, money order, or cashier's checks only.

Can you waive my copay?

We cannot waive deductibles, coinsurances, or copays that are required by your insurance. This is a violation of insurance rules.

I have a hardship. How can you help me?

Some patients may accrue large balances for services provided. At the sole discretion of the practice leadership, we will work with you to set up a mutually feasible payment plan. In some cases, if the minimum payment due cannot be paid, we will need proof of financial hardship. We may be forced to pursue collections of balances in the absence of tangible proof of hardship.

What if I missed my appointment to see the physician?

We understand that on rare occasions, issues may arise, causing you to miss your appointment when you cannot notify our office before your appointment. Should you experience any unforeseen circumstance that causes you to miss your appointment, please call our office at least 24 hours prior to having it rescheduled.

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Our TEAM is committed to your well-being and has reserved time just for you. Patients who miss more than one appointment without notifying our office 24 hours before the appointment time are subject to a \$20 missed appointment fee billed to the patient. Patients who miss more than one appointment with less than 12 hours or cancel at the door without cause or not home are subject to a \$50 dollar missed appointment fee billed to the patient

I have read, understood, and agreed to the above Financial Policy. I understand my financial responsibility to make payments for services provided to me and the courtesy extended by SPEAKeasy Therapies and Fitness LLC to simplify insurance reimbursement for the services provided to me. I acknowledge that these policies do not obligate SPEAKeasy Therapies and Fitness LLC to extend credit to me for services provided.

Please READ and initial each statement to indicate understanding and agreement to SPEAKeasy Therapies & Fitness LLC's financial policies.

1. Patients who miss more than one appointment without notifying our office 24 hours before the appointment time are subject to a \$20 missed appointment fee billed to the patient.
2. Self-pay patients will be required to pay in full for services rendered to them and will be asked to make payment arrangements prior to services being rendered.
3. I understand that having secondary insurance does not necessarily mean services are 100% covered.
4. Returned payments will attract a minimum penalty of \$35 in addition to the balance owed. Accounts with returned payments will be expected to make payments via cash, money order, or cashier's checks only.
5. **Payment is due on the 15th of every month.**
6. Invoices will be sent on the last day of each month via e-mail or mailed upon request