



UFI Insurance Billing Policy

As a courtesy to our clients, UFI will bill your insurance when UFI is classified as an In-Network Provider. Billing as a courtesy will only continue so far as the insurance company pays for services rendered in a timely manner. Furthermore, UFI will only bill insurance companies for a period of time equal to four months without payment from the company before all insurance billing will be discontinued until payment is resolved. Ultimately, the payment of services and understanding the specific insurance plan benefits is the client's responsibility. Any unpaid bills or remaining balances due, which are the patient's responsibility, will be sent to the client and the client will be required to find an alternative source of payment for continued services until the bill is resolved in full. UFI will work with each client to help resolve billing issues and expedite the process as quickly as possible.

UFI is committed to bill In-Network insurance for mental health services. Furthermore, the client will be responsible for any patient responsibility including co-pays, deductibles, coinsurance amounts, or unpaid balances due. Co-pays will be due prior to services. When the client has a deductible to meet prior to the payment of claims, the client will be charged \$95.00 up front and then will be billed for any balance due or be reimbursed for any over-payments after the insurance processes their claim.

- UFI will bill an In-Network Insurance for mental health services and client will be responsible for any unpaid portion of the bill.

When In-Network benefits are not available, UFI will not bill Out-of-Network providers as a standard of practice. UFI may be willing to bill insurance companies for clients with Out-of-Network benefits under the following conditions:

- Option 1:** It has been determined that the client's insurance will pay for Out-of-Network mental health services. The client will be responsible to pay the discounted cash pay rate of \$95.00 per session up front. Any over-payment will be credited to future sessions or reimbursed if/when the insurance pays some or the entire claim. (Please note: Many insurance companies do not adjust the billed amount (\$145.00) to a lower rate for out of network benefits until after the client's deductible is met. Therefore, it may be more expensive than paying cash pay rates.)
- Option 2:** UFI will accept the full billable insurance rate of \$145.00 up front and can provide the needed billing information in order for the client to bill their own insurance directly for reimbursement if desired.

UTAH FAMILY INSTITUTE CLINICAL TEAM:

Lori Kotter, Psy.D. ~Psychological Testing Coordinator

Drew M. Smith, L.C.S.W. ~Treatment Coordinator

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If insurance or contract sources are not available, cash pay rates, ecclesiastical payments, or other sources of payment are options.

I have read and understand UFI's policy regarding insurance billing/payment and understand and agree to my obligations and responsibility in the process. I will give written authorization to change my chosen billing option when needed.

Client Name/Signature

Printed Name

Client Representative Signature

Date