

Spectrum Payment and Services Policy

Thank you for choosing Spectrum. We are committed to providing you with quality and affordable therapeutic and consultative services to meet your needs. To provide clear answers regarding: payment policies, fees for your service, insurance billing and other service policies, we have developed this payment and services agreement and policy. Please read it thoroughly and ask questions about anything that is unclear. A copy will be provided to you upon request.

Service Management: Shanna Kemp is the Business Manager for Spectrum and makes final decisions on all payment agreements, service contracts and other business related issues. Outside of making service recommendations, providers may not make special financial arrangements with clients. This protects you and the provider by removing financial considerations as part of client care. If at any time you need to discuss an alternative payment arrangement or if you have questions or concerns about your treatment please contact Shanna 512-913-7471 or Shanna@spectrumsocial.net. For regular billing questions, please contact us at 512-524-5482 or info@spectrumsocial.net.

Service Agreements: Most of our therapeutic and consultative services are provided based on a specific solution-focused need(s). During the initial consultation, you will discuss your needs and a plan of service will be recommended. This recommendation is an estimate and may be adjusted according to change in need or other factors that come to light as we work together. Your provider will discuss any changes with you and do their best to keep you aware of any changes in service recommendations. If at any time you need to discuss your agreement or make changes, please talk to your provider and/or contact Shanna.

Fee Schedule: Every client should sign a Payment and Fee Agreement Form which outlines your services and the expected fees. We make every effort to clearly communicate rates to clients. If you do not understand the costs of service at the time you are reviewing this document and completing the payment form, please ask your provider to clarify or contact Shanna Kemp.

Other services: Charges for other services, such as consultations with other therapists or providers, home visits, or court-related services (such as consultations with lawyers, depositions, or attendance at courtroom proceedings) will be based on the time involved in providing the service at the regular fee schedule.

Telephone and Email Consultations: Telephone and/or email consultations may be necessary at certain times to facilitate communication or as an alternative to an in-person meeting. As a general rule, brief email responses and phone consults of less than 10 minutes are not charged. If multiple phone calls and/or emails become a necessary part of the consultative or therapeutic service, then these will be charged at the hourly rate quoted as part of your service agreement. If you are concerned about this, please be sure to communicate this with your provider so we can set a policy that is comfortable for all involved. There is no charge for calls about appointments or other business.

Medical Insurance Coverage: You (the client and/or legal guardian) are responsible for payment of all services. Spectrum does not provide insurance billing. At your request, Spectrum will provide you with an invoice that you can turn in to your insurance company for reimbursement. It is your responsibility to submit appropriate forms and invoices to your insurance company and understand your coverage limitations and reimbursement policies. If you plan to seek reimbursement, we highly recommend you contact your insurance company to determine your benefits before beginning treatment.

If you choose not to seek reimbursement from insurance or if your expenses are not covered you may be able to use your Health Savings Account (HAS or FSA) credit card to pay for services.

Should you choose to provide information to your insurance company for reimbursement, it is important that you understand that they may contact us for additional information. Requested information will be provided and may include (but is not limited to): types of service, dates/times of service, diagnosis, treatment plan, and description of impairment.

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Payment Policy: We accept cash and checks at the time of service. We can also bill your credit card if you complete an authorization form. Clients who prefer to pay online may use PayPal.com by sending money to office@spectrumsocial.net in advance or the same day of their appointment. Clients receive a billing statement from the provider at the time of service. If you need a formal invoice for your records or insurance company, please contact us by email at info@spectrumsocial.net *or call 512-524-5482*

We realize that temporary financial problems may effect timely payment of your account. If such problems do arise, we encourage you to contact Shanna Kemp as promptly as possible for assistance in the management of your account. If payments are not made regularly we may be forced to temporarily stop services until your account is paid in full.

Third Party Payment Arrangements: Clients whose services are being funded through a third party payer such as DARS, CLASS, a school district, MHMR or a community living assistance agency may begin services once we have a completed Third Party Agency Referral Form or PO from the third-party payer who will be funding services. If clients choose to begin services prior to confirmation of funding or if the third party does not pay in full for services, then clients are responsible for payment including missed or late cancel appointments that the payer would not normally cover. Third party payers often require summaries of progress and other information regarding therapeutic services to provide payment. This will be provided at their request and by contracting for services through a third party payer you give your consent for this information to be provided. You should discuss the limits of confidentiality with your provider if you are using a third party payer. It is the responsibility of the client to notify Spectrum in writing if their contract with an agency changes. Client will be responsible for any services provided that are not funded when we are not notified of changes to agency or services provided by that agency.

Appointments: This office requires 24 hour notice of appointment cancellation. If you are unable to keep an appointment due to weather, illness or other reasons, please contact us immediately. We bill for missed appointments for which we are not notified. Appointments cancelled with less than 24 hours' notice will be billed at 100%. If you receive funding from a third-party payer who does not pay for missed appointments, the client is still responsible personally for the fee.

Provider Cancellations: In the rare instance a provider must cancel an appointment every effort will be made to notify the client with as much advance warning as possible. Missed sessions will either be rescheduled to the mutual availability of provider and client or will be cancelled at no cost to the client.

Client Confidentiality: We believe that clients and their families have a right to maintain their privacy concerning the focus of their services with Spectrum. All staff, volunteers, interns and observers who participate in Spectrum activities are required to sign a confidentiality agreement specifying that client information is not to be shared outside of the collaborative treatment system of Spectrum Services.

In most situations, we will only release information about your treatment to persons and agencies outside of Spectrum Services once you have signed a consent form granting us specific permission to do so and under the legal requirements imposed by HIPAA. There are a few situations where consultation may aide us in providing better services to you. You signature on this service agreement provides consent for these activities:

- We may occasionally find it helpful to consult other professionals outside of Spectrum about a case. During consultation we make every effort to avoid revealing the identity of any client. These professionals are legally bound by their ethics board to keep this information confidential.
- Spectrum Services operates as a treatment system and provides our clients the best quality of care
 through our collaborative process with professionals in many disciplines. Your provider may
 determine that collaboration and communication with other providers in the Spectrum Services
 company is necessary for your treatment.
- To facilitate billing, record keeping and other administrative tasks, we may need to share some protected information with the staff who manage these tasks.
- Clients receiving counseling or other psychiatric services will receive an additional Disclosure form outlining specific limits on confidentiality.

Spectrum reserves the right to make updates or changes to these policies without notice.