



Client Billing and Payment Policy

Thank you for choosing Youable Emotional Health for your care. We are committed to providing you with quality, affordable health care. We have prepared the following information to help you understand how we work together to make sure you have the information you need to meet your financial responsibilities for the care and services you receive.

Know which services your insurance will cover

Health insurance coverage is a contract between you and your insurance company. It's best if you know which services your insurance will cover before you receive care. That way, there are no surprises for either of us. Some or all of the care or services you receive might not be covered, or might not be considered medically necessary by your insurance plan. If you're not sure about your coverage, please ask your insurance company. Please refer to the information on the back of your insurance card. If you have no insurance or do not give us correct information, you will be responsible for the full cost of the services you receive. If you are unable to pay, we will work with you to explore options.

Insurance billing

Youable will bill your insurance as a courtesy to you. You are responsible for the full cost of the care and services you receive. If you owe a balance, or if your insurance company does not pay your claim within 45 days, the balance will be billed to you. We are an authorized provider for Medicare and Medical Assistance and accept their assignment of benefits. Eligibility for Medical Assistance is verified each month. Please have your Medicaid Assistance card available to assist us in verifying your coverage.

Copayments, deductibles and other client cost shares

Please plan to pay your copayment at the time you receive care or services. This amount is based on your specific insurance plan. We will also ask you to pay any money owed for non-covered services and any other cost shares at the time of service. If you are not able to pay these amounts at the time you receive care or services, we will work with you to develop a payment plan and you will receive a bill. The total amount you owe might change after your appointment, depending on the actual care or services you receive. You are responsible for all or part of the charges based on your coverage and insurance plan. It is important to know that even if a service is covered, your insurance plan might not pay the charges in full.

Adult bringing a minor for care or services is financially responsible

An adult who brings a minor (under 18 years of age) to Youable Emotional Health for care or services, or the parent or guardian, is responsible for any payments that are due at the time care or services are received.

Missed Appointments

Please provide 24-hour minimum notice to avoid any cancellation charges. For example, notify us by 10am Tuesday to cancel a 10am Wednesday appointment and by 10am Friday to cancel a 10am Monday appointment. A charge of \$75 will be applied to your account for appointments missed or canceled with less than a full business day's notice. Situations with "emergency" cancellations will be considered. Late



charges will be the client's personal responsibility, as they are not paid by insurance plans. Please help us serve you better by keeping scheduled appointments.

Billing

Payment for all bills is due within 30 days. You may pay by check, online, debit or credit card. If we do not receive payment we will continue to send you bills until we receive payment in full. Youable's Billing Office might contact you about your balance to make payment arrangements. If you fail to pay your bills, your unpaid balance will be referred to a collection agency as explained under nonpayment below.

Unable to Pay

If you are having, or anticipate, having problems paying your bills please see the Youable Emotional Health Financial Assistance Policy.

Nonpayment

If you are not approved for financial assistance and you do not pay your bills within 30 days of receiving a delinquency letter, we may refer your unpaid balances to an outside collection agency. If you have large unpaid collection agency balances and have made no payments, we may report you to a credit bureau.

Returned Checks

Youable Emotional Health accepts personal checks as a form of payment. If a check is returned by your bank for insufficient funds, we may ask you to use a different payment method, such as a credit or debit card, for future payments and services on your account. A fee of \$20 will be charged for returned checks.

Overpayments

Before we refund a credit balance or overpayment on your account, we will apply that amount to any outstanding balances for you or any dependent covered by your health care plan. We will refund you for any remaining credit balance.

Consent to contact

When you receive and sign the Authorization to Release Protected Health information to Third Party & Consent to Treatment and Financial Responsibility, you consent to being contacted by Youable Emotional Health or any organization to which Youable Emotional Health assigns your account, about any matter related to your account, using current contact information or any new information you provide. We may contact you by U.S. mail, email or telephone, including cell phone, and may use technology including auto-dialing and/or pre-recorded messages to contact you.

Questions?

Please contact the Youable Billing Office at Youablebilling@youable.health if you have questions about anything in this policy.