

Financial Policies & Procedures*

DYNAMIS COUNSELING, LLC

FINANCIAL AND PAYMENT POLICY

In order to receive services through Dynamis Counseling, LLC, clients or their legally authorized financial representative must review and agree to the following Financial and Payment Policy.

PAYMENT POLICY

Payment is due at the time services are rendered unless other arrangements have been approved in advance.

If you need to request an alternative payment date or make payment arrangements, please contact our administrative/billing team before payment is due at:

admin@dynamisaz.com

Clients are required to maintain a valid credit or debit card on file unless an alternative payment arrangement has been approved by Dynamis Counseling.

When you use health insurance, the amount collected at the time of service may be based upon an estimate of your copayment, deductible, coinsurance, or other anticipated financial responsibility. Your final responsibility is determined after your insurance company processes the claim, as further described in Dynamis Counseling's Verification of Insurance Benefits and Financial Responsibility Policy.

FEES FOR SERVICES

INSURANCE CLIENTS

Contracted rates for covered services are established by agreements between Dynamis Counseling and applicable insurance payers. Your individual financial responsibility may include copayments, deductibles, coinsurance, non-covered services, or other amounts assigned to you in accordance with your health plan, applicable payer contracts, and applicable law.

SELF-PAY CLIENTS

Standard Assessment and Psychotherapy Rate: \$140 per session

If this rate creates financial hardship, you may request consideration for a reduced fee by completing Dynamis Counseling's applicable sliding-scale application. Reduced fees are not guaranteed and must be approved in accordance with practice policy.

OTHER FEES

Late Cancellation/No-Show Fee*: \$105

Documentation/Administrative Preparation*: \$25–\$140 depending upon the nature, complexity, and time required for the requested service.

*These services or fees may not be covered by health insurance and may be the client's responsibility. Insurance coverage varies by plan, and Dynamis Counseling cannot guarantee reimbursement.

Additional services not listed above will be discussed with you, when reasonably possible, before a fee is assessed.

LATE CANCELLATIONS AND NO-SHOWS

Appointments are reserved specifically for you. At least 24 hours' notice is required to cancel or reschedule an appointment.

Appointments cancelled with less than 24 hours' notice or missed without notice may result in a \$105 late-cancellation/no-show fee.

Late-cancellation and no-show fees are generally not submitted to insurance and are the client's responsibility except when prohibited or otherwise governed by applicable law, payer requirements, or contractual obligations.

Dynamis Counseling may waive a late-cancellation/no-show fee when exceptional circumstances warrant, at the practice's discretion and consistent with applicable requirements.

OUTSTANDING BALANCES

Clients are responsible for maintaining their accounts in good standing.

Dynamis Counseling may place a temporary hold on scheduling additional non-emergency appointments when an outstanding balance exceeds:

- \$100; OR
- Three times the client's usual session responsibility,

whichever amount is lower.

Before or during a scheduling hold, clients are encouraged to contact the billing team to discuss the balance and determine whether an appropriate payment arrangement can be established.

A scheduling hold does not eliminate an outstanding financial obligation.

Financial issues that interfere with the continuation of treatment may ultimately result in administrative discharge or referral to another provider. Any termination of services will be handled in accordance with applicable ethical and legal requirements and with consideration of the client's clinical circumstances and continuity-of-care needs.

PAYMENT METHOD ON FILE

Clients are required to maintain an authorized payment method on file unless Dynamis Counseling has approved another payment arrangement.

By signing this policy, you authorize Dynamis Counseling to charge your authorized payment method for amounts legitimately owed by you under the financial policies to which you have agreed. These amounts may include:

- Session fees;
- Copayments;
- Deductibles;
- Coinsurance;
- Late-cancellation/no-show fees;
- Approved administrative or documentation fees;
- Amounts assigned to you following final insurance adjudication; and
- Other charges specifically authorized under Dynamis Counseling's financial policies.

If your designated primary payment method is declined or cannot be processed and you have provided another authorized payment method to Dynamis Counseling, you authorize Dynamis Counseling to attempt payment using another authorized payment method on file.

Payments processed through the practice's electronic payment system will appear on your applicable financial statement as Dynamis Counseling, LLC or as otherwise identified by the payment processor.

INSURANCE ADJUSTMENTS

When insurance is used, the amount initially collected from you may be an estimate.

After your insurance company processes the claim, Dynamis Counseling may reconcile your account based upon the insurer's final adjudication and applicable payer requirements.

If the insurer assigns additional permissible patient responsibility, the applicable amount may be charged to your authorized payment method on file.

If the final adjudication results in a credit balance, Dynamis Counseling will reconcile the credit in accordance with applicable practice policies, payer requirements, and law.

Additional information is provided in Dynamis Counseling's Verification of Insurance Benefits and Financial Responsibility Policy.

BILLING QUESTIONS AND DISPUTES

Dynamis Counseling is committed to financial transparency and encourages clients to contact the practice if they believe a charge is incorrect or if they do not understand their financial responsibility.

Invoices and payment information are available through the secure client portal, and clients may request statements or other appropriate billing documentation.

If you believe a charge is incorrect, please contact Dynamis Counseling's billing/administrative team promptly so that the matter can be reviewed and, when appropriate, corrected.

We ask that clients make a reasonable effort to resolve billing concerns directly with Dynamis Counseling before initiating a chargeback or payment dispute with a financial institution.

Initiating a chargeback does not eliminate a legitimate financial obligation. If a chargeback is initiated for a charge that was properly authorized and assessed pursuant to an agreed-upon practice policy, Dynamis Counseling may provide the payment processor or financial institution with documentation reasonably necessary to respond to the dispute, consistent with applicable privacy laws.

Repeated chargebacks, unresolved financial obligations, fraudulent payment activity, or other significant financial issues may result in the requirement for an alternative payment arrangement, a hold on future scheduling, or termination of services when clinically, ethically, and legally appropriate.

A client will not be discharged solely because the client raises a good-faith question or concern regarding a bill.

PAYMENT CARD AUTHORIZATION

By electronically signing this Financial and Payment Policy:

- I authorize Dynamis Counseling, LLC and its authorized payment processor to charge the credit or debit card(s) I have provided for amounts that I legitimately owe under the financial policies to which I have agreed.
- I understand that this authorization includes applicable session fees, copayments, deductibles, coinsurance, late-cancellation/no-show fees, authorized administrative fees, and permissible patient-responsibility amounts determined following insurance adjudication.
- I understand that I may access available paid invoices through my secure client portal and may request an account statement from Dynamis Counseling.
- I authorize Dynamis Counseling to charge the applicable \$105 late-cancellation/no-show fee when an appointment is cancelled with less than 24 hours' notice or missed without notice, subject to the terms and exceptions contained in this policy.
- If my primary authorized payment method is declined or unavailable, I authorize Dynamis Counseling to attempt collection using another payment method that I have authorized and placed on file.
- I certify that I am the owner or an authorized user of each payment method I provide to Dynamis Counseling and that I have authority to authorize charges to that payment method.
- I understand that I have the right to raise a good-faith billing concern regarding any charge I believe is incorrect.
- I agree to make a reasonable effort to contact Dynamis Counseling regarding a billing concern before initiating a chargeback or payment dispute.
- I understand that revoking my payment-card authorization does not eliminate charges or balances legitimately incurred before revocation or other financial obligations I may have to Dynamis Counseling.
- I understand that payment transactions and billing records associated with behavioral health services may constitute or be associated with Protected Health Information and will be handled in accordance with applicable privacy requirements.
- I acknowledge that I have also reviewed or been provided access to Dynamis Counseling's Verification of Insurance Benefits and Financial Responsibility Policy, when applicable to my services.

ACKNOWLEDGMENT

By electronically signing below, I acknowledge that I have read and understand this Financial and Payment Policy. I have had the opportunity to ask questions regarding these policies and agree to be financially responsible for charges properly assigned to me under these terms, applicable payer requirements, and applicable law.

