

Insurance Disclaimer*

DYNAMIS COUNSELING, LLC

VERIFICATION OF INSURANCE BENEFITS AND FINANCIAL RESPONSIBILITY

FINANCIAL TRANSPARENCY

Financial transparency is important to Dynamis Counseling, LLC. We want clients who choose to use health insurance benefits to understand both their estimated financial responsibility and the limitations of insurance benefit verification.

VERIFICATION OF BENEFITS

As a courtesy to clients who choose to use health insurance benefits, Dynamis Counseling, LLC will make reasonable efforts to verify your benefits with your insurance company before or during treatment.

During the verification process, your insurance company may provide Dynamis Counseling with information regarding your eligibility, deductible, copayment, coinsurance, coverage, and other applicable benefits. Based upon the information provided by your insurance company, Dynamis Counseling will provide you with an estimate of your anticipated financial responsibility.

IMPORTANT: Verification of benefits is not a guarantee of coverage or payment.

Information provided by an insurance company before a claim is submitted is an estimate based upon the information available to the insurance company at that time. Your insurance company makes the final determination regarding coverage, medical necessity, allowed amounts, deductibles, copayments, coinsurance, and other patient responsibility when it processes or adjudicates the actual claim.

We strongly encourage clients to independently contact their insurance company to verify their benefits and understand their coverage.

When contacting your insurance company, you may provide the following information:

CPT Code 90791: Psychiatric Diagnostic Evaluation

CPT Code: 90837 – Psychotherapy, 60 minutes

Dynamis Counseling, LLC Tax ID: 92-1674364

Please be aware that the CPT code billed may vary depending upon the actual service provided, session duration, clinical circumstances, and applicable billing requirements.

ESTIMATED FINANCIAL RESPONSIBILITY

Dynamis Counseling may collect your estimated copayment, coinsurance, deductible, or other anticipated patient responsibility using the payment method you have authorized and placed on file.

The amount collected at the time of service is based upon the best information reasonably available to Dynamis Counseling at that time. It is not a guarantee of your final financial responsibility.

FINAL INSURANCE ADJUDICATION

Your insurance policy is an agreement between you and your insurance company. Dynamis Counseling does not control how your insurance company processes or adjudicates a claim.

After a claim is submitted, your insurance company will determine the final amount payable by the plan and the amount, if any, assigned to you as patient responsibility.

This determination may differ from the benefit information or estimate previously provided to you or Dynamis Counseling.

Differences may occur for many reasons, including but not limited to:

- Changes in deductible status;
- Claims processed by other healthcare providers;
- Changes in eligibility or coverage;
- Coordination of benefits;
- Differences in how a service is processed or classified;
- Plan exclusions or limitations;

- Authorization or medical-necessity determinations;
- Changes or corrections made by the insurance company; or
- Other provisions of your individual health plan.

YOUR INSURANCE PLAN'S FINAL PROCESSING OF THE CLAIM CONTROLS THE AMOUNT PAYABLE UNDER YOUR INSURANCE BENEFITS, SUBJECT TO APPLICABLE LAW AND PAYER REQUIREMENTS.

DISCREPANCIES AND ADJUSTMENTS

Dynamis Counseling will make reasonable efforts to assist with apparent insurance-processing discrepancies when appropriate. However, Dynamis Counseling cannot guarantee that an insurance company will change, reprocess, or pay a claim.

If your insurance company's final adjudication assigns an additional deductible, copayment, coinsurance, or other permissible patient responsibility to you, your account will be adjusted accordingly and you will be responsible for the additional amount.

If Dynamis Counseling collected more than the amount ultimately determined to be your responsibility, the resulting credit will be refunded or otherwise reconciled in accordance with practice policy and applicable payer requirements.

A difference between an initial benefit estimate and your insurance company's final adjudication does not, by itself, constitute a billing error by Dynamis Counseling.

Your financial responsibility will always remain subject to applicable law, the terms of Dynamis Counseling's contract with the applicable payer, and the terms of your health plan.

CHANGES IN INSURANCE COVERAGE

You are responsible for providing Dynamis Counseling with accurate and current insurance information and notifying the practice as soon as possible of any change in insurance coverage.

This includes changes to your insurance carrier, plan, member identification number, eligibility, primary or secondary insurance, or termination of coverage.

Failure to provide updated insurance information promptly may prevent Dynamis Counseling from submitting or correcting claims within the insurance company's required filing deadlines.

When updated insurance information is received, Dynamis Counseling will make reasonable efforts to submit or resubmit eligible claims when permitted by the applicable payer and its timely-filing requirements. Submission or resubmission of a claim does not guarantee payment.

If insurance coverage was inactive or terminated on the date services were provided, or if a service is determined not to be covered, you may be financially responsible for the service to the extent permitted by applicable law and payer requirements. The amount charged will be determined in accordance with applicable payer contracts, practice policies, and legal requirements.

CLAIM DENIALS

An insurance company's denial of a claim does not automatically determine whether the client or Dynamis Counseling is financially responsible for the denied amount.

Responsibility will depend upon the reason for the denial, your health plan, applicable payer contracts, and applicable law.

When a denied amount is legally and contractually assignable to you, you agree to be responsible for that amount.

Dynamis Counseling will not knowingly transfer to you a charge that applicable law or a payer contract requires Dynamis Counseling to absorb, adjust, or otherwise not bill to the client.

CLIENT ACKNOWLEDGMENT

By electronically signing this document, I acknowledge and understand that:

- Verification of my insurance benefits is provided as a courtesy and is not a guarantee of coverage or payment.
- Any copayment, deductible, coinsurance, or other amount communicated before my insurance company processes a claim is an estimate.
- My insurance company makes the final determination regarding coverage and patient financial responsibility when it adjudicates my claim.
- My final patient responsibility may be higher or lower than the amount originally estimated or collected.
- I am responsible for applicable copayments, deductibles, coinsurance, and other patient-responsibility amounts assigned to me in accordance with my health plan, applicable payer requirements, and applicable law.

- I understand that Dynamis Counseling does not control my insurance company's coverage or claims-processing decisions.
- I am responsible for notifying Dynamis Counseling promptly of changes to my insurance coverage.
- I authorize Dynamis Counseling to charge my authorized payment method on file for amounts that are my responsibility in accordance with the financial and payment policies I have agreed to.
- I have had the opportunity to ask questions regarding this policy before signing.

BY SIGNING BELOW, I ACKNOWLEDGE THAT I HAVE READ, UNDERSTAND, AND AGREE TO THIS VERIFICATION OF INSURANCE BENEFITS AND FINANCIAL RESPONSIBILITY POLICY.

