



IV. Payment and Fees Policy

4.1 Overview

At Impireum, we are committed to providing accessible and high-quality mental health services. This policy outlines our payment procedures, insurance coverage, and fee structure to ensure transparency and clarity for all patients.

4.2 Insurance Coverage

4.2.1 Accepted Services

4.2.1.1 We accept PPO and Managed Care HMO insurance plans for:

- a. Psychiatry (medication management)
- b. Therapy (Individual, Couple, & Family)
- c. Insurance-approved Neurofeedback & TMS Therapy services

4.2.1.2 Accepted Insurance Providers

- a. Aetna
- b. Blue Cross Blue Shield (BCBS)
- c. Cigna
- d. UnitedHealthcare (UHC)
- e. Humana
- f. Medicare
- g. Tricare
- h. VA/Triwest

4.2.1.3 Insurance Verification Process

- a. We verify your benefits as a courtesy service
- b. Benefit quotes are not guarantees of payment
- c. Claims process according to your specific plan terms
- d. Patients are responsible for understanding their coverage

4.2.1.4 Patient Financial Responsibilities

- a. **Copays, deductibles, and coinsurance** are due at check-in
- b. **100% responsibility** for all charges incurred



- c. Referrals from other physicians do not guarantee coverage
- d. Balance adjustments will be billed or refunded as applicable

4.3 Services and Fees

4.3.1 The following services are ALSO available through qualified medical insurance and/or a self-pay basis:

4.4 Psychiatry & Therapy

Service	Members	Non-Members
Initial Psychiatric Evaluation	\$399	\$460
Follow-Up Medication Management	\$187	\$200
Initial Individual Therapy	\$207	\$220
Follow-Up Individual Therapy	\$149	\$155
Initial Family/Couple Therapy	\$247	\$260
Follow-Up Family/Couple Therapy	\$207	\$220
Teen Group Therapy (per session)	\$67	\$69
Parenting Group Therapy (per session)	\$77	\$86
Sexual Assault Group Therapy (per session)	\$67	\$69
Telehealth (Psychiatry, Med Management, Therapy)	\$187	\$200

4.5 Advanced NeuroBehavioral Health Services

Service	Members	Non-Members
TMS Therapy (per session)	\$357	\$400
TMS Therapy (full course)	\$8,997	\$10,000
Neurofeedback Session	\$147	\$157
QEEG Brain Map	\$507	\$575
ADHD Testing	\$250	\$250
Psychological Testing	\$1,157	\$1,325



4.6 ADHD Testing (QBTech)

- **Fee:** \$250 per test (**Self-Pay Only**)

4.7 Superbill Requests

Upon request, we provide detailed CMS 1500 medical receipts (superbills) for patients to submit to their insurance for potential out-of-network reimbursement.

4.8 Accepted Payment Methods

We accept the following forms of payment:

- American Express
- Mastercard
- VISA
- Discover
- Google Pay
- Apple Pay
- Bank ACH
- TuaPay
- Care Credit
- Advance Care

4.9 Payment Processing Procedures

4.9.1 Electronic Processing

- All payments are processed electronically
- Payment records available via [Patient Portal](#)
- No paper invoices will be mailed

4.9.2 Card on File Requirement

- Mandatory:** All patients must maintain a valid credit or debit card on file
- Updates:** Notify us immediately of card changes
- Non-compliance:** May result in appointment cancellation



4.10 Financial Policies

4.10.1 Payment Due at Service

- a. Payment is expected at the time of service
- b. Prior financial arrangements must be approved in advance
- c. Late payments may affect scheduling privileges

4.10.2 Insurance Claims

- a. We submit claims to insurance as a courtesy
- b. Patients remain responsible for all charges
- c. Insurance denials do not eliminate patient responsibility

4.10.3 Billing Disputes

- a. Contact our billing department promptly with concerns
- b. Insurance disputes should be directed to your carrier
- c. We will assist with documentation as needed

4.11 Important Reminders

4.11.1 Verify Your Coverage

We strongly recommend contacting your insurance carrier to:

- a. Understand your mental health benefits
- b. Confirm coverage for specific services
- c. Clarify deductibles and out-of-pocket maximums
- d. Verify in-network status

4.12 Multiple Insurance Plans

Having multiple insurance policies does not guarantee zero patient responsibility. Coordination of benefits applies according to insurance regulations.

4.13 Financial Hardship

Patients experiencing financial difficulties should contact our billing department to discuss:

- a. Payment plan options
- b. Financial assistance programs



- c. Alternative payment arrangements

4.14 Authorization Agreement

By receiving services at Impireum Psychiatric Group®, you authorize:

- a. Payment processing for all services rendered
- b. Charges for balances not covered by insurance
- c. Use of card on file for outstanding balances

4.15 Policy Updates

This policy is subject to change. Updates will be:

- a. Posted on our website
 - b. Available in our office
 - c. Communicated via patient portal
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