

## 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	Fees
Initial Psychiatric Evaluation	\$460
Follow-Up Medication Management	\$200
Initial Individual Therapy	\$220
Follow-Up Individual Therapy	\$155
Initial Family/Couple Therapy	\$260
Follow-Up Family/Couple Therapy	\$220
Telehealth (Psychiatry, Med Management, Therapy)	\$200
Parenting Group Therapy (per session)	\$69
Sexual Assault Group Therapy (per session)	\$69
Teen Group Therapy (per session)	\$69

### 4.5 Advanced NeuroBehavioral Health Services

Service	Fees
Neurofeedback Session	\$157
QEEG Brain Map	\$575
ADHD Testing	\$250
Psychological Testing	\$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:

- a. American Express
- b. Mastercard
- c. VISA
- d. Discover
- e. Google Pay
- f. Apple Pay
- g. Bank ACH
- h. Tuapay
- i. Care Credit
- j. Advance Care

## 4.9 Payment Processing Procedures

### 4.9.1 Electronic Processing

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

### 4.9.2 Card on File Requirement

- a. **Mandatory:** All patients must maintain a valid credit or debit card on file
- b. **Updates:** Notify us immediately of card changes
- c. **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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