

# Columbia Speaks

## Financial Policy

**Please read carefully and notify us if you have any questions. This policy is very important!**

It is the responsibility of the patient, parent or caregiver to provide all insurance information. If a patient has coverage under more than one insurance policy, this information must be given to us. It is also the responsibility of the patient, parent, or caregiver to inform our staff of any changes in insurance coverage during the course of treatment. Failure to do so may result in delay of treatment, denial of claims or discontinuation of services due to non-compliance.

**Medicaid Beneficiaries**

Columbia Speaks is a Medicaid-approved provider of private rehabilitation/therapy services. We bill Medicaid for all services rendered. Medicaid will pay for 105 individual treatments per fiscal year (July 1-June 30). These 105 visits include physical therapy, speech therapy, and occupational therapy provided in a private and hospital setting. Therapy visits received through the school do not count in this number. Once a patient has fulfilled all of these visits, he or she will be responsible for payment should the patient elect to continue services.

All Medicaid beneficiaries require a physician's referral or prescription prior to beginning treatment and one time per year after that. It is the responsibility of the patient, parent, or caregiver to request this referral and ensure that Columbia Speaks receives it.

We currently accept patients in all Medicaid plans. Please notify us immediately if the patients Medicaid plan is going to change.

**Medicaid as Secondary Insurance**

If the patient has a primary insurance (with Medicaid serving as the secondary coverage), Columbia Speaks is required to file claims with the primary insurance first. ***If reimbursement from the primary insurance is mailed directly to the patient, it is the patient's responsibility to return the payments to Columbia Speaks. If you do not, services may be discontinued.***

**Babynet as Secondary Payer**

Columbia Speaks is a babynet approved provider. Columbia Speaks is required to file claims with primary insurance prior to billing babynet. ***If reimbursement from the primary insurance is mailed directly to the patient, it is the patient's responsibility to return the payments to Columbia Speaks. If you do not, services may be discontinued.***

**Private Pay**

Columbia Speaks is currently out of network with all primary insurance companies (i.e. BCBS, Cigna, Aetna, etc.). Patients with primary insurance only, will be required to complete a *Payment Agreement and Authorization form*. Columbia Speaks will provide the patient with a Superbill if requested to send in to their insurance company. The company will then reimburse the patient directly for covered services. Reimbursement is not guaranteed by Columbia Speaks, and not all insurance companies will reimburse the amount charged.

I agree to notify Columbia Speaks of any changes to my or my child's insurance coverage and understand that I am financially responsible should I fail to comply with this rule. I agree that insurance payments for authorized services can be made directly to Columbia Speaks when necessary. I agree to all other terms in this agreement and authorize Columbia Speaks to release all necessary medical information to Medicaid and my other insurance companies.

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Signature of Patient or Parent/Caregiver

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Date