

Gladstone Psychiatry and Wellness Billing Policy

At Gladstone Psychiatry and Wellness, we are committed to providing exceptional mental health care and ensuring accessibility for individuals with commercial insurance. Please review our billing policies and procedures to better understand how to utilize your insurance and fulfill your patient responsibilities.

Gladstone is in-network with the following commercial insurance providers:

- Blue Cross Blue Shield (BCBS)
- CareFirst
- Aetna
- United/Optum
- Cigna/Evernorth

Billing and Payments

Co-payments, coinsurance, and deductibles are due at the time of service. To ensure seamless payment processing and avoid delays or potential appointment cancellations, we recommend completing the Telemedicine Payment Agreement Form to securely add a credit card to your account for automatic payments.

Gladstone will not charge your card automatically unless you complete the Telemedicine Payment Agreement Form. This form can be requested from administrative staff or downloaded from our website under “Internal Forms” at gladstonepsych.com.

Patients are responsible for keeping their credit card information current. If your card needs to be updated or replaced, please notify administrative staff immediately. **Adding a credit card to the patient portal does not grant Gladstone the ability to charge it.** The Telemedicine Payment Agreement Form is required for any card to be charged.

Online Payments:

Patients can view and pay their balance online through the patient portal. Note that the patient portal may not always display the correct copay for upcoming appointments. For the most accurate information, please refer to your billing statements.

Account Balances and Payment Plans:

Gladstone understands that healthcare costs can be significant, and we are committed to working with our patients to make care as affordable as possible. This includes offering payment plan options. Payment plans are available for outstanding balances only and must be paid in addition to charges for future services.

Patients are required to resolve outstanding balances or establish a payment plan before scheduling future appointments. Failure to adhere to the terms of a payment plan will result in the account being referred to collections. Addressing outstanding balances promptly is essential to prevent interruptions in care.

For support, please contact Gladstone's billing department to discuss available options and establish a plan that works for you.

Collections Policy:

At Gladstone Psychiatry and Wellness, our priority is to work collaboratively with our patients to avoid sending accounts to collections whenever possible. For patients with outstanding balances, we will send three monthly email statements as reminders. If the balance remains unpaid, a formal notification letter will be mailed prior to referring the account to collections.

Please note that failure to comply with the terms of an established payment plan will also result in the account being referred to collections.

Gladstone partners with FedChex Recovery, LLC DBA FCR for account collection services.

Adolescent Appointments:

A Telemedicine Payment Agreement Form is required for adolescent patients. In cases where a guardian is not present at the time of the appointment, the designated card on file will be charged directly following the session.

Self Pay:

Self-pay patients must submit payment at least one hour before their scheduled appointment. Failure to do so will result in cancellation for non-payment.

Completing a Telemedicine Payment Agreement Form for automatic charges is recommended to prevent interruptions in care.

Third-Party Payers:

Gladstone Psychiatry & Wellness does not communicate with or coordinate payment from third-party payers. All patients are solely responsible for managing their bills and payments directly with Gladstone. If a third-party payer is involved, it is the patient's responsibility to handle all arrangements.

Insurance

While Gladstone strives to assist with billing insurance and maximizing coverage, it is your responsibility to confirm your benefits. Please contact your insurance carrier to verify that the services you are seeking at Gladstone are covered under your plan.

Please note that certain services at Gladstone may require prior authorization, while others may or may not be covered depending on your individual insurance plan. Any services not covered by your insurance will be your financial responsibility.

Gladstone will review your insurance eligibility before your first session and inform you of your financial responsibility. Insurance eligibility will continue to be reviewed regularly throughout your treatment to ensure accuracy.

Please notify Gladstone's billing department immediately if there are any changes to your insurance. Failure to provide timely updates may result in higher patient balances and could lead to a pause in treatment, potential discharge, or the account being sent to collections.

Patients are required to provide a copy of their insurance card and photo ID (front and back) for billing purposes. If insurance and identity cannot be verified before or at the time of appointment, the patient will be charged the self-pay rate. Once verification is complete, future appointments can be billed to the updated insurance.

Secondary Insurance:

Gladstone may bill secondary insurance for certain plans. It is the patient's responsibility to verify their benefits and confirm billing eligibility with our office. If Gladstone is unable to bill on your behalf, you will be responsible for submitting claims directly to your secondary insurance provider.

Gladstone does not accept Medicaid or Medicare as either primary or secondary insurance for any services.

Employee Assistance Program (EAP):

Gladstone does not participate in the Employee Assistance Program (EAP). Patients seeking to use EAP benefits should contact their EAP provider for a list of participating mental health providers.

Coordination of Benefits (COB), Medicare, Medicaid, and Social Security Disability Insurance (SSDI):

Staying informed about your Coordination of Benefits (COB) is essential. Changes to your COB or enrollment in Medicare or Medicaid alongside your current insurance may result in claim denials and higher patient balances, which could lead to a pause in treatment, potential discharge, or the account being sent to collections.

Gladstone does not accept Medicaid or Medicare as primary or secondary insurance for any services. If you apply for Social Security Disability Insurance (SSDI) during your treatment, please notify Gladstone's billing department immediately, as this could impact your eligibility for continued care.

Have questions about billing or need assistance with creating a payment plan? Gladstone's billing team is here to help. Please contact Gladstone's Billing Department directly:

Email: billing@gladstonepsych.com

Phone: 443-708-5856 ext. 2