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Insurance Information and Policy

- Although insurance coverage may make financial sense, many plans place conditions upon treatment. Insurance coverage may entail insurance access to confidential information, pre-approval, progress reports, treatment limitations and/or conditions. Coverage for mental health services is not necessarily the same as medical services.
- It is the responsibility of the patient to know the details of her or his coverage and to inform me at the time of the initial appointment and of subsequent changes. I recommend that clients inform themselves of their deductible, copayment schedule, annual and life-time limits of coverage and any other conditions of coverage such as pre-certification and on-going certification with their insurance carrier.
- If your insurance coverage is limited to certain providers, please confirm that I am a covered provider directly with your insurance carrier.
- The client must notify me in advance if she or he intends to change her his her coverage. Even minor alterations in a policy can change reimbursement substantially.
- Appointments canceled without 24 hour notice will be billed to the client; these charges cannot be billed to insurance.
- The client should assume they are responsible for any financial obligations. Once treatment is terminated, all outstanding bills must be paid in 60 days.

Outside-Network Insurance

- If I do not have a contract with a client's insurance company, the client is responsible for filing the claim with the insurance company. The client is responsible for payment at time of service. The client is responsible for resolving problems with insurance coverage and claims.

In-Network Insurance

- In cases where I have a contract with the insurance company and am a member of a provider panel, the following conditions apply:
 - If pre-authorization is required, it is up to the client to get that certification or be aware of the process. If a client does not get this authorization, she or he will be responsible for the session costs. If continuing authorization is a part of treatment, the client must also be aware of those conditions. Lack of authorization may result in interruption of treatment.
 - All terms of a contract will be observed. This includes payment limits, billing, copayments and authorization. The contract may place limits on number of sessions and frequency.
 - When I will submit bills to the company, it is the client's responsibility to pay the copayment at time of service or when notified by me of claim processing.
 - Any services outside the scope of the contract or the approval are the responsibility of the client at non-contract rates.
 - Insurance companies may require disclosure of privileged information for treatment authorizations within the limits of state and federal law. Use of any insurance coverage implies release of information necessary for treatment authorizations within the limits of state and federal law.
 - If you do not inform me of your participation in a plan at the start of treatment, non-contract conditions and rates apply.

I am aware of these conditions and accept them.

Client Name/ Guardian

Witness

Signature

Date: _____