

Financial Policy

Please understand that payment of your bill is considered a part of your treatment for services.

Charges

- A fee schedule is available upon request
- An 18% discount is available to clients choosing not to use insurance and who pay in full at the time of service.

Payments

- All payments are due at the time of your appointment.
 - If services are submitted to insurance, we collect co-payment, co-insurance, and amounts toward deductibles on the day of your appointment.
 - If insurance is out-of-network, the full fee is due at the time of services. If payment is made by insurance, you will be reimbursed.
 - For self-pay patients, full payment is due at the time of service.
- The agreement with your insurance carrier is a contract between you and your insurance company. Billing insurance is not a guarantee of payment.
- If your insurance plan does not cover a service, a procedure, or a diagnosis, you are responsible for these charges. Educational services are not covered by health insurance.
- Payment can be made with a check, cash, Mastercard, Visa or Discover.
- We cannot guarantee that your HSA, HRA or Benefits credit card will work in our office.
- Please call ahead to make a payment arrangement for teenagers coming on their own.
- Please call our Billing Office at (763) 559-7050 to answer any questions.

Insurance

- Charges will be billed to your insurance carrier if we are provided current information.
- We attempt to gather benefit information. However, this does not guarantee payment.
- Please notify us prior to your next appointment if you have a change in insurance.

Divorce Agreements

- Financial arrangements between divorced parents must be handled independently of PCS. Although court orders may assign responsibility for a child's healthcare expenses to one parent or another, we are not bound by the terms of such court orders.
- Fees due on the day of an appointment must be collected at every visit.

Service/Finance Fees

- There is a \$25 service charge for insufficient funds on debit cards and returned checks.
- Accounts unpaid after 30 days will be assessed a finance charge.
- Accounts with balances owing after 60 days will be referred for collection action.
- A credit card will be kept on file to avoid collection action.
- PCS shall be entitled to recover all costs and expenses incurred in seeking collection of charges, including court costs and attorney's fees.