



Financing Options

Introduction

We are very aware of the rising costs associated with pediatric mental health care, legal/advocacy assistance, and specialized educational support programs for your unique child. We are also aware that private insurance companies often do not cover many needed services in these areas. It is our desire to assist as many parents and children in our community as possible, and we are painfully aware that seeking out financing options can be quite difficult. We do not receive federal or state government subsidies or grant assistance. With such relationships come the added business burdens of excessive paperwork, delays in payments, loss of clinical autonomy, and most recently, the loss of our clients' privacy via ever changing and complex privacy laws and regulations. We decided long ago not to become muddled in the nightmares associated with Medicaid, yet we became aware of the growing waiting lists of these providers. It was not our intent to serve only the wealthy or affluent, but three years into our establishment, we have become painfully aware that the vast majority of clients fit into this category. We have worked hard to change that reality.

In this day and age, we had two options/models to follow when the decision was reached to open a multi-service child psychology and education clinic: Either accept federal government health care options, provide limited services, and employ a wide number of student trainees and interns to provide services; or decide for ourselves what services were most needed in our community, and hire and pay for the best and brightest clinicians, educators, and advocates available in Utah and California. Our choice was simple and clear: Provide the best clinical options available, and hire the best providers. Simply put, it has been our experience in this field that one gets what one pays for.

As a private clinic, we know that we cannot serve everyone. However, starting in 2014, we expanded our abilities to reach out to a wider range of clients in both Utah and California. We have expanded our insurance base, developed reasonable payment

arrangement plans, and employed a reliable and ethical private mental health loan provider to meet the needs of a wider range of socio-economic groups.

Health Insurance Options

The following is a list of private health insurance carriers that our clinic accepts. We add more insurance carriers as such become available. Some insurance carriers only apply to particular clinics, so please call for the most applicable information that pertains to you and the state in which you reside:

1. Regents Blue Cross/Blue Shield
2. United Healthcare
3. Humana
4. Cigna
5. Tricare
6. Lifesynch
7. PEHP Summit Care
8. Aetna
9. Educators Mutual Health Medical Network
10. Wise Provider
11. Kaiser (California only)

We do provide “out of network” services for many insurance carriers.

In addition, we do not leave you with a “super bill” so that you are responsible for obtaining reimbursement. We have a full-time insurance biller who takes the time to verify services, submit billings, and resolve issues related to reimbursement. All of our intake clinicians are well versed in answering specific questions related to your health insurance options.

Loan Financing

We are proud to announce our partnership with a leading healthcare finance company, American HealthCare Lending, based in Salt Lake City, Utah.

American HealthCare Lending simplifies the process of paying for behavioral health treatment. Working with a national network of specialized lenders, our compassionate loan consultants will help you find the most suitable behavioral health financing option, while maintaining the highest level of confidentiality.

Some of the benefits of our behavioral health financing include:

- Unsecured mental health loans ranging from \$1,000 - \$100,000
- Low fixed rate mental health loans starting at 7.00% APR

- Behavioral health financing terms up to 60 months
- Available 24 hours per day, 7 days per week
- Patients can review their rate, payment, and term before accepting the financing offer. During your initial consultation in our clinic, your intake clinician is trained to assist you through a quick, 2 – 3 minute online application
- In addition to financing non-covered therapy and testing services, American HealthCare Lending has recognized the need in our community to provide financial assistance for our state-of-the-art, in home tutoring program, as well as leveling the playing field with high priced school district lawyers by financing reasonable legal fees associated with securing a “free and appropriate public school education” for your child. Feel free to contact our clinic or contact American HealthCare Lending directly via the following link: <http://www.americanhealthcarelending.com/behavioral-health-financing>. You can also contact them directly at (888) 602-6066

Payment Arrangements/Cash Discounts

For some of our more expensive treatment/assessment options (i.e. tutoring services, comprehensive evaluations), we offer reasonable payment arrangements with affordable down payment options. For those who have the ability to pay for service delivery in full prior to initiation, we offer a 10% discount for all services provided by Early Life. Payment arrangements and retainer fees charged by contracted licensed lawyers or legal advocates are reached via separate agreements under the ethical guidelines of the Utah and California State Bar Associations. It is illegal in both states for licensed attorneys to “fee share” with our clinic under any circumstance. Our cash rate for our tutors is \$65.00 per hour, and clinicians bill out at \$125.00 per hour. If you wish to utilize one of our clinicians or consultants for court testimony services, we bill them out at \$250.00 per hour plus costs/time related to travel. It is our current policy to not charge for services related to speaking engagements.

Other Information

All deductibles and related co-payments are due at the time of service. We have an active waitlist for our clinicians, and we aggressively charge \$125.00 per our written “No-Show” policy.

Specific rates vary depending upon the needs of your child. Please discuss specifics in person during your initial consultation with your assigned clinician.