



Payment for Services and Insurance Information

Thank you for choosing Highland Rivers Health. We are dedicated to providing clinical excellence, education and community collaboration that enhances the value and quality of your care. This information will help you understand our payment policies and your responsibilities.

To be able to provide the necessary services to the residents of northwest Georgia, Highland Rivers Health must be financially responsible. It is important that we are paid for our services in a timely manner – either by you, your insurance carrier or the designated provider responsible for the payment of your services. Financial information is required of all individuals seeking services in order to determine ability to pay; however, no one will be denied services due to inability to pay, and Highland Rivers will work with you on a payment plan that will best meet your needs and circumstances.

Information about insurance

As a safety-net provider, Highland Rivers Health prioritizes access to services for vulnerable adults, and for children and adolescents. As a result, the types of insurance we accept for these groups is different.

ADULTS: For adults, Highland Rivers Health currently accepts **Medicaid, Medicare, CareSource, Amerigroup, WellCare** and **Cenpatico**. If you do not have insurance, you may still be eligible to receive services (see section below, “If you don’t have insurance,” for more information). If you are an adult with private or commercial insurance, Highland Rivers can help refer you to a provider that accepts your type of insurance.

CHILDREN and ADOLESCENTS: For children and adolescents, Highland Rivers Health currently accepts **Medicaid, CareSource, Amerigroup, WellCare, Cenpatico** and **most types of commercial insurance**. If your child is covered by private or commercial insurance, please call us to confirm we accept your child’s specific type of insurance before scheduling an appointment. If Highland Rivers does not accept your child’s type of insurance, we can help refer you to a provider that does.

We will make every attempt to verify your insurance benefits (what is covered and what is not), but it is also a good idea for you to contact your insurance company to confirm your benefits. You are responsible for payment of any deductible and co-payment/co-insurance. **We expect these payments at the time of service.**

Please remember, every insurance plan is different. Changes in health insurance laws could mean services that were once covered in full are now partially covered, covered only under certain circumstances or, in some cases, not covered at all. If you elect to receive services not covered by your insurance carrier, the cost of those services will be your responsibility.

If you don't have insurance

Highland Rivers Health will determine if an uninsured individual may be eligible for funding from the Georgia Department of Behavioral Health and Developmental Disabilities (DBHDD) to cover the costs of his or her services. If an individual does not qualify for DBHDD funding and has no alternative funding, he or she may be eligible for reduced fee/sliding fee scale program. The sliding fee scale is based on an individual's or family's income and the number of dependents, and is set by the Department of Behavioral Health and Developmental Disabilities. **If you do not have insurance, both of these possible options will be discussed with you at your first appointment.**

Crisis services

Any individual that requires immediate services from Highland Rivers Health will receive those services regardless of his or her ability to pay. This does not mean Highland Rivers Health's will wave your individual financial responsibility, but that having no insurance or ability to pay will not prevent an individual in crisis from receiving needed services. Please remember that all agency policies regarding payment for services will still apply.

Billing and payment

All individuals owing a balance to Highland Rivers for services will receive a monthly statement that reflects the balance on the date the statement is printed. Payment is expected within 15 days of the statement date. For your convenience Highland Rivers Health accepts cash, checks, Visa, MasterCard, Discover and American Express at each of our locations. Depending on your circumstances, payment arrangements may be available. If you are having problems making your payment(s), please let us know by calling Highland Rivers Health at (855) 345-3245.