



Bizzy Bees Therapy LLC at The Ability Institute

Financial Responsibility Policy – 2026

I. Purpose & Commitment to Transparency

At Bizzy Bees Therapy at The Ability Institute (*The Ability Institute*), we are committed to providing families with transparent, ethical, and proactive communication regarding the financial aspects of therapy services.

We recognize that navigating health insurance, deductibles, authorizations, and medical billing can be complex and overwhelming for families. Our goal is to partner collaboratively with caregivers to support financial preparedness while maintaining access to medically necessary therapy services.

This policy exists to:

- clarify financial responsibilities,
 - support transparency regarding insurance and payment processes,
 - establish expectations for balances and billing,
 - and ensure the sustainability of high-quality, individualized care for all families served by our organization.
-

II. Insurance Verification & Benefit Information

As a courtesy to families who schedule services with our organization, The Ability Institute may assist with:

- insurance eligibility verification,
- benefit review,
- authorization tracking,
- and financial estimate preparation.

However, insurance information provided by our organization is only an estimate based upon information supplied by insurance companies at the time benefits are reviewed.

Families remain ultimately responsible for:

- understanding their insurance coverage,



Bizzy Bees Therapy LLC at The Ability Institute

- verifying benefit details directly with their insurance provider,
- understanding deductible and out-of-pocket obligations,
- and payment for all services rendered regardless of insurance reimbursement outcome.

Insurance companies may:

- change benefits,
- deny claims,
- retroactively adjust payments,
- apply services toward deductibles,
- or determine medical necessity independently of provider recommendations.

Therefore, The Ability Institute cannot guarantee:

- insurance payment,
 - coverage approval,
 - authorization approval,
 - or final patient responsibility amounts.
-

III. Financial Responsibility for Services

The parent, guardian, or financially responsible party listed on the account is responsible for payment of:

- co-pays,
- deductibles,
- co-insurance amounts,
- non-covered services,
- denied claims,
- late cancellation fees,
- no-show fees,
- and all outstanding balances associated with services provided.

Payment responsibility exists regardless of:

- custody arrangements,



Bizzy Bees Therapy LLC at The Ability Institute

- divorce agreements,
 - secondary financial agreements between caregivers,
 - or insurance reimbursement outcomes.
-

IV. Card on File Requirement

In order to maintain efficient billing operations and reduce administrative burden for families and staff, Bizzy Bees Therapy LLC at The Ability Institute requires an active payment method to remain securely stored on file.

By signing this policy, families authorize Bizzy Bees Therapy LLC at The Ability Institute to charge the payment method on file for:

- co-pays,
- deductible balances,
- co-insurance amounts,
- cancellation fees,
- no-show fees,
- outstanding balances,
- and balances remaining after insurance processing.

Families are responsible for maintaining updated payment information at all times.

Declined or expired payment methods may result in delayed scheduling, suspension of future appointments, or reassessment of ongoing scheduling needs until the account is brought current.

V. Financial Estimate Packets

The Ability Institute may provide individualized financial estimate packets to support family financial preparedness prior to evaluations or initiation of ongoing services.

These estimates are intended solely as educational and planning tools and are not guarantees of:



Bizzy Bees Therapy LLC at The Ability Institute

- insurance payment,
- final reimbursement amounts,
- authorization approval,
- or exact patient responsibility.

Actual balances may vary based upon:

- insurance processing,
- deductible accumulation,
- coordination of benefits,
- authorization outcomes,
- changes in insurance plans,
- or payer policy modifications.

Families are encouraged to contact their insurance carrier directly with questions regarding coverage specifics.

VI. Co-Pays, Deductibles, & Co-Insurance

All co-pays, deductible balances, and co-insurance amounts are due at time of service, according to the patient's insurance plan, and are ultimately the responsibility of the caregiver.

Whenever possible:

- co-pays must be collected at the time of service,
- balances must be processed electronically,
- and outstanding balances may be charged to the card on file following insurance adjudication.

Families are responsible for promptly notifying Bizzy Bees Therapy LLC at The Ability Institute regarding:

- insurance changes,
- policy terminations,
- employer changes,



Bizzy Bees Therapy LLC at The Ability Institute

- secondary insurance updates,
- coordination of benefits,
- or any changes that may impact coverage.

Failure to provide updated insurance information in a timely manner may result in claims denial and increased financial responsibility for services rendered.

VII. Authorization & Medical Necessity

Many insurance plans require:

- prior authorizations,
- periodic reviews,
- updated physician documentation,
- or demonstration of ongoing medical necessity.

While our organization works diligently to support authorization management, insurance companies ultimately determine:

- coverage approval,
- authorization duration,
- visit limits,
- and reimbursement eligibility.

Families are financially responsible for services rendered if:

- authorizations expire,
- coverage lapses,
- insurance becomes inactive,
- claims are denied due to inaccurate insurance information,
- or services are determined non-covered by the payer.

Our organization remains committed to transparency and proactive communication whenever possible regarding authorization limitations or insurance concerns.

VIII. Private Pay Services



Bizzy Bees Therapy LLC at The Ability Institute

Private pay services are due according to the agreed-upon fee schedule.

Payment will be required:

- at the time of service,
- or electronically through the payment method on file.

Private pay rates may apply when:

- insurance benefits are exhausted,
 - services are non-covered,
 - families elect not to utilize insurance,
 - or services fall outside payer guidelines.
-

IX. Cancellation & No-Show Fees

Cancellation and no-show fees are outlined separately within the *Attendance & Scheduling Policy*.

These fees:

- are the responsibility of the caregiver,
 - are not billable to insurance,
 - and must be paid according to organizational billing timelines.
-

X. Outstanding Balances

Families are expected to maintain accounts in good standing.

Accounts with outstanding balances may result in:

- payment plans,
- temporary pause in scheduling flexibility,
- requirement for prepayment,
- suspension of future appointments,
- or reassessment of ongoing services until balances are resolved.



Bizzy Bees Therapy LLC at The Ability Institute

Whenever possible, Bizzy Bees Therapy LLC at The Ability Institute strives to work collaboratively with families experiencing financial hardship. Families are encouraged to communicate proactively with our administrative team regarding financial concerns.

XI. Returned Payments & Chargebacks

Returned checks, disputed charges, chargebacks, or failed electronic payments may result in:

- additional processing fees,
- requirement for alternative payment methods,
- or restriction of future scheduling until the balance is resolved.

Repeated payment issues may result in modification of billing arrangements or discharge from services when appropriate.

XII. Financial Hardship & Communication

At Bizzy Bees Therapy LLC at The Ability Institute, we recognize that financial hardship and unexpected circumstances can occur.

Our organization remains committed to:

- transparency,
- collaboration,
- professionalism,
- and respectful communication regarding financial matters.

Families experiencing financial difficulty are encouraged to contact our administrative team proactively so that available options, resources, or scheduling modifications may be discussed whenever possible.

Open communication allows our team to better support families while maintaining fairness and sustainability across the organization.

XIII. Acknowledgement



Bizzy Bees Therapy LLC at The Ability Institute

By signing below, I acknowledge that:

- I have reviewed and understand the Bizzy Bees Therapy LLC at The Ability Institute's ***Financial Responsibility Policy***,
- I understand that insurance benefit information provided by Bizzy Bees Therapy LLC at The Ability Institute is not a guarantee of payment,
- I understand that I am financially responsible for all balances associated with services provided,
- I authorize Bizzy Bees Therapy LLC at The Ability Institute to maintain and charge a payment method on file as outlined in this policy,
- and I understand that cancellation and no-show fees are not billable to insurance.

Patient Name: _____

Parent/Guardian Name: _____

Parent/Guardian Signature: _____

Date: _____

Last Updated: May 2026