Key Information for All Full Life Clients

We know that many of us are prone to "scroll and sign" without really reading, so we want to highlight a few things to make sure you have a good understanding right from the start.

Here are some of the areas of information we want to be sure you understand:

- **Getting Started with Full Life Services (real-time technology support)**
- **Late Cancellation, No Show & Short-Session Policies**
- **Entering your demographics in the Client Portal**
- **Understanding Your Insurance Benefits**
- **Proper Entry of Insurance Information for Wake Forest Univ, Atrium Wake Forest Baptist, & Atrium employees**
- **Client Services**
- **Client Handbook**

GETTING STARTED WITH FULL LIFE SERVICES: Full Life provides real-time support to help anyone struggling with our forms, uploading insurance cards or credit/debit/HSA card information, learning how to use Zoom (our confidential video conferencing service for telehealth sessions) or making payment arrangements.

LATE CANCELLATION, NO SHOW & SHORT-SESSION POLICIES: We reserve your session time exclusively for you. If you can't make it, please give us at least 24 hours' notice so we can offer that time to someone else. If you don't communicate with us with 24+ hours' notice, you'll be charged the equivalent of your full session fee, minus $1.

There is no charge for cancellations or rescheduling requests received more than 24 hours in advance. If you arrive late or leave a session early, you will be charged for the portion of the session time that cannot be billed to insurance, or a short-session fee. HSA cards cannot be used to pay late cancellation, no show or short-session fees, all of which are typically avoidable.

ENTERING YOUR DEMOGRAPHICS IN THE CLIENT PORTAL: While we like clients to complete *all* fields in the demographic section of the client portal, there are SOME pieces of information we **require:** full legal name, address, date of birth, and sex assigned at birth. Those who prefer to be called something different from their legal name can add name in the Preferred Name field. Those whose gender identity differs from their sex assigned at birth can specify their pronouns or gender identity.

UNDERSTANDING YOUR INSURANCE BENEFITS

INSURANCE: Full Life is an out-of-network provider for most insurance policies. We are in-network only with CBHA (Carolina Behavioral Health Alliance), which manages the behavioral health benefits for employees of Wake Forest University, Atrium Wake Forest Baptist, and Atrium Health. For all other insurances, if your insurance policy includes out-of-network benefits, Full Life can provide you required documentation (called a “superbill”) to include with your self-claim for reimbursement. Please refer to information on the Fees & Insurance page of our website for assistance with filing out-of-network claims.

CBHA CLIENTS: Please note that not all CBHA policies are the same. Please check your card to determine if the word “Co-Pay” is part of the policy name. If you chose the Wake Health Savings Plan, you are required to meet a deductible that must be met before CBHA will pay for your sessions. If so, you will be charged the lower, contracted rate for your sessions until the deductible has been met. You may receive a Healthcare Savings Account (HSA) card that looks like a regular credit card that you can use to pay for medical services until your deductible has been met.

PROPER ENTRY OF YOUR INSURANCE INFORMATION FOR WFU, ATRIUM WAKE FOREST AND ATRIUM EMPLOYEES: Although your insurance card comes from MedCost or from Aetna, for counseling services, it is important to *select CBHA Carolina Behavioral Health Alliance (56215)* when entering in your insurance information in the client portal. If you select Aetna or MedCost, it will go to the wrong company.

<u>IF YOU NEED ASSISTANCE OR CLARIFICATION OF POLICIES</u>

CLIENT SERVICES: In time, you'll get to know our Administrative Team and know that they are here to help. Charlie Lawson, our Client Services Representative, is often your first point of contact. He and Olivia "Liv" Greene share in-office reception duties. Carrie Lee is our Billing Specialist, and Cristina Mounts is our Care Coordinator. Just call 336-923-7426, ext. 0 for assistance.

CLIENT HANDBOOK: A hard-copy of the Client Handbook is available in the lobby of Full Life in Winston-Salem, and digital copies are available on our website or by request.