

FAQ ABOUT MY FINANCIAL LIABILITY

WHAT IS AN UMDAP?

UMDAP stands for Uniform Method of Determining Ability to Pay. As the number of visits increase, so does the cost of providing service increase. UMDAP places a limit on how much a client is expected to pay. Persons receiving services pay the UMDAP fee or the actual cost of service, whichever is less.

WHY DO WE HAVE UMDAP?

It is required by State Law. Everyone must pay all or some part of the cost of treatment received, if possible. UMDAP is the method used to determine the amount to be paid.

HOW DOES IT WORK?

The amount you will be required to pay is dependent upon your “ability to pay”. This is based on your income and family size. It is a “yearly liability” that covers you and your immediate family regardless of the number of visits. For your convenience, we will make payment arrangements or you may pay the entire amount due.

HOW MUCH DO I PAY?

You will be required to pay the amount of your maximum yearly liability or the full cost of treatment, *whichever is less*. For example, if your yearly liability is \$120 and the actual cost of treatment you or your family receives is \$500 you will be required to pay only \$120. However, if the actual cost of treatment is \$60, you will only be required to pay \$60. You will never be required to pay more than the actual cost of treatment.

WHAT ABOUT MY INSURANCE?

If you are insured, your insurance company will be billed for the full cost of treatment. Most insurance companies, however, do not pay the full cost, and you may still be required to pay something. Insurance payments may or may not reduce your liability depending on the type of policy. If your yearly liability is \$120, and the cost of treatment is \$500, and your insurance company pays \$400, your liability is reduced to \$100. **WE ARE NOT A PREFERRED PROVIDER FOR ANY INSURANCE COMPANY.**

WHAT HAPPENS IF I RECEIVE MORE THAN ONE BILL?

This should never occur, but mistakes do happen occasionally. If you should receive more than one bill, contact the facility where you were seen.

WHAT DO I DO IF MY INCOME CHANGES?

If this should occur, or your family size changes, or if for any reason you cannot pay your monthly installments, contact the clerk where you or your family members are being treated. An adjustment may be made in certain circumstances.

WHAT IF I HAVE CMSP?

We can only bill CMSP for Medication Services. CMSP does not cover any other service. You will only be charged for your UMDAP amount.