

## **Financial Responsibility for Mental Health Services:**

Copper Country Mental Health Services (CCMHS) is required by Michigan law to assess charges for services it provides.

No individual will be denied services because of the inability of the responsible party to pay for the services.

## **Determination of Ability to Pay:**

It is assumed you have the ability to pay the full charge for services unless you provide the information needed to make a determination of your ability to pay. This includes financial and insurance information.

Based on the financial information you provide, a determination will be made of your ability to pay for services. You will be given a written statement of what has been determined as your ability to pay amount.

Your ability to pay will be redetermined annually. If you have insurance benefits, the insurance company will be billed the total charge of the services provided to you. The total of your ability to pay amount plus insurance benefits will not exceed the cost of services.

There are two methods for determination of ability to pay. One method requires a copy of your current Michigan Income Tax Return. The other method is based on a review of your total financial circumstances. The type of service received determines the method to be used. Persons who are Medicaid eligible are deemed to have \$0.00 ability to pay for outpatient services.

## **Your Obligations:**

You are legally obligated to pay the charge for services received based on the amount determined to be your ability to pay.

You are obligated to render payment to CCMHS for any payments you receive for our services from your insurance company along with the insurance company explanation of payment amounts.

If your financial information or insurance changes during the course of treatment you are obligated to notify CCMHS so your ability to pay can be redetermined.

Services are billed monthly. Payment is expected monthly or on a payment schedule set up between you and the Accounting Office. For your convenience, payments for outpatient services may be made at the Outpatient Services Office or by mail.

## **Your Rights:**

You have the right to request a new determination of your ability to pay whenever you have experienced a significant change in your financial situation.

You may request a redetermination of your ability to pay based on your total financial circumstances if you believe the income figure used to determine your ability to pay is not appropriate to your current income status or does not appropriately reflect your ability to pay. This request must be made within 30 days from the notification of your ability to pay determination. The request is made in writing to the Accounting Office of CCMHS.

If you wish to contest an ability to pay redetermination you may request an administrative hearing. The Accounting Office at CCMHS is available to advise you on how to request a hearing.

An appeal of the ability to pay redetermination resulting from an administrative hearing may be made to the Probate Court in your county of residence.

## **Questions & Answers**

**Do I have to provide financial information in order to receive services?**

- Providing financial information is voluntary. *If you do not provide the information requested, an ability to pay determination cannot be made and you will be responsible for paying all charges for the services received.*

**Is the information I provide confidential?**

- Yes, all information is held in confidence. This is required by law.
- You will be asked to authorize release of medical information to your insurance company so the insurance company can be billed.

**What if I feel I can't pay the amount that has been determined as my ability to pay amount?**

- You can appeal the amount within 30 days of being notified of the ability to pay amount.
- If your financial circumstances change significantly you can request a redetermination of ability to pay.

**What if I still have questions about how my ability to pay was determined, or about making payments?**

- You can contact the Accounting Office at CCMHS.

**Serving the people of  
Baraga, Houghton,  
Keweenaw, and  
Ontonagon Counties**

**The Copper Country Mental Health  
Services Accounting Office is  
located at:**

**Rice Memorial Center  
901 W. Memorial Dr.  
Houghton, MI 49931**

**(906) 482-9400**

**COPPER  
COUNTRY  
MENTAL  
HEALTH  
SERVICES**



---

**Your Financial  
Responsibility  
for  
Mental Health  
Services**