

BILLING CONDITIONS IMINDU



Payment terms, compensation, and invoicing

Currently, the multidisciplinary practice iMindU does not have a contract with a municipality and only one health insurance provider and, as such, provides uninsured care, which is an uninsured product according to the NZA (the Dutch healthcare authority). This uninsured product, diagnostics, and/or treatment/advice/consultation is charged directly to the patient. This may change for specific health insurance providers or municipalities in the future. Before registering, please check which case applies to you.

Terms of payment:

Adults:

The multidisciplinary practice iMindU employs the NZA rate for mental healthcare for adults, which at the time of writing (2020) is slightly more than 138 euros per hour without VAT. To be more specific, healthcare products are exempt from VAT. The required statutory personal contribution to treatment can therefore be billed to the patient directly. Your current mandatory excess is 385 euros per year (unless you have agreed to a higher excess with your healthcare provider). Please be aware that this amount is an additional expense for you: even if you do not incur any other medical costs this year, you have already agreed to pay this excess.

At the start of treatment, we ask that you sign a deed of assignment ('Akte van cessie') permitting us to declare your treatment methods to your insurance provider at the end of the associated diagnosis/treatment combination (DBC) or after a year of your undergoing treatment. This is only possible if the health insurance provider approves the deed of assignment. Depending on the health insurance provider involved and whether you have a contracted or non-contracted care policy, a percentage of 65-100% will then be reimbursed by the health insurance provider for treatment received at iMindU in the case of non-contracted care. A non-contracted care policy (restitution policy) guarantees a higher payment percentage (80-100%) than a contracted care policy (natura policy) (65-80%) and is therefore recommended. It is your own responsibility to check with your health insurance provider beforehand to see whether your treatment will be reimbursed and to what extent. The portion of your treatment that is not covered will be charged to you by your health insurance provider. We address this by charging you 28 euros per session and providing you with a financial statement of the amount covered and not covered by your insurance provider and by subtracting the amount that you have already paid from the personal contribution.



If a deed of assignment is not accepted by your Dutch health insurance provider or if you opt to have the invoices for treatment sent to you personally, we will send you an invoice at the end of treatment, which must be paid within 14 days, regardless of whether you have already had your expense claim reimbursed by the insurance provider.

In case of an international health insurance provider we will require a payment warranty before start of treatment and we will regularly send you an invoice till the end of treatment, which must be paid to us within 7 days each time, regardless of whether you have already had your expense claim reimbursed by the health insurance provider. In any case you must also pay for the part of the bill that the health insurance provider does not cover. During your treatment, you may choose to pay your personal excess contribution per session, based on the expected percentage that will not be covered by the health insurance provider. This allows you to spread out the payments for the costs you incur over time, so that, at the end of your treatment, you will not have to pay a large sum. You should inform us of your preference in this regard prior to treatment.

If a deed of assignment is not possible with your health insurance provider and policy, you will have to pay in person beforehand or digitally at the location and you will be billed for any direct or indirect time used for this purpose. We try to send these invoices each week or each month. These must be paid within a week or at the time of your next visit, whichever comes first. It is also possible to pay for each month or a given number of sessions in advance.

Uninsured healthcare for adults includes grief therapy, relationship and family therapy, diagnostics and treatment such as Raymedy, neurofeedback, rTMS, QEEG, genetic or lab examinations without strict medical indications, and sometimes dietary advice. For these, we employ a rate in keeping with the discipline of the healthcare professionals involved in the associated treatment. You can request a quote. During diagnostics and treatment by two healthcare professionals, such as during systemic therapy, the rate for both healthcare professionals applies for direct and indirect time spent.

We can also provide quotes using discipline-based rates for healthcare professionals in coaching, mediation, consultation, second opinions, and expert witness services or diagnostic reporting. The high VAT rate (currently 21%) is applied to all uninsured care, because these are not healthcare products.

Youth care:

The multidisciplinary practice iMindU does not have a contract with any municipality yet. The rates for non-contracted youth care are freely determined. iMindU employs a

rate of 185 euros per hour, free of VAT, for direct and indirect time spent by the child psychiatrist or any psychological diagnostics or treatment conducted under their authority by e.g. psychologists, education specialists, psychiatric nurses, and an adapted rate of 100-140 euro per hour for the paediatrician, art therapist, dietician, physiotherapist, and other paramedics who work for iMindU. This is not reimbursed by a Dutch health insurance provider or municipality, but is often covered by foreign insurance providers. Check your health insurance policy or ask your local municipality prior to treatment.

Depending on the case participating discipline-based professionals at iMindU, such as the paediatrician and child dietician, psychomotor therapist, paediatric physiotherapist, art therapist, speech therapist, and systemic therapist may also charge their own rates: please visit their individual websites for more information. You will be notified of the rates per discipline prior to treatment. Somatic care and speech therapy may sometimes be covered by the health insurance provider, so be sure to check with them.

In accordance with the Jeugdwet (youth care law), specifically Article 8, the parent determines from whom they will purchase assistance, provided the parent is considered generally competent, which is true in most cases. You can attempt to request a person-specific budget, 'Persoonsgebonden Budget' (PGB) or 'Zorg in Natura' (ZIN) from your municipality, but any amount granted may take up to 3-6 months and is by no means guaranteed. Municipalities unfortunately do not reimburse healthcare retrospectively via a PGB. You have freedom to choose your own physician in the Netherlands, but every municipality has its own rules for awarding a PGB or ZIN. Please be warned that your privacy and medical confidentiality are often compromised or restricted when requesting a PGB or ZIN, because the municipality is of the opinion that during this kind of interview transparency of medical matters and information is required in order to properly assess the PGB or ZIN application. The primary care provider involved is often asked to substantiate this information, requiring that information such as the diagnosis, treatment plan, goals, and prognosis be submitted. The municipality does not cover the costs for this, so you will be required to cover it yourself. iMindU can provide you with support when requesting a PGB or ZIN, if desired. Any costs involved you will have to pay yourself. During the time the person-specific budget has not been granted to you yet, you have to pay the bills yourself in any case.

iMindU uses a list of charges that can be reviewed at the clinic and at the website. If possible and asked for, iMindU will create an estimate of the approximate costs for the requested service beforehand. You can ask for a quote for the service requested, such as a general information discussion, paediatric or psychiatric assessment, the medical



history of a parent, parent guidance and assistance, writing a prescription, a short or long diagnostic process, a consultation, a parent guidance or psycho-education course or a coaching session. Payment is digital. You can pay in advance by bank account payment or if necessary at the clinic by debit or credit card, or by using your bank app to pay a digital or QR payment request. iMindU does not accept cash. iMindU does not provide an invoice upfront. An estimation of costs gives an indication of costs, but is not the same as the actual invoice provided after treatment costs have been made, because additional time and costs may have to be made. In case of complicated issues regarding safety of any family member, parental relationship or divorce or blocked/non-transferred or non-paid finances, iMindU will not be able to provide a cost estimation upfront and will calculate treatment hours spent, including all indirect time to first create safety, stability, manage crises and manage associated legal and administrative matters. Parents are held to pay for these costs.

You can also make arrangements to pay for several sessions beforehand. You will receive an invoice each week or each month, specifying any remaining direct or indirect time spent or sessions that have yet to be paid for that month. If possible, this invoice will be accompanied by a digital payment request and you are required to pay within a week. If payment is not made and you or your child come in for your next visit, then you will have to pay the outstanding amount in full. When entering into a treatment agreement, you will indicate which parent will pay the invoices in the event you are divorced or in the situation of getting a divorce. If this is not indicated, iMindU will bill the parent who registers the child. This parent becomes responsible for obtaining half of the costs incurred from the other parent. iMindU plays no role in this and cannot be held liable for the expenses incurred by one of the parents.

An invoice from iMindU may contain different types of time spent, both direct and indirect. This may be direct, patient-related time spent on such things as visits to the practice, contact by telephone, contact by apps, text messages, e-mails, Skype/video calls, or digital/patient portal contact as well as indirect time spent on such things as administration, preparation for and detailed information on sessions in the form of reports, listening to audio recordings, supervision, consultations with third parties, writing reports, letters, statements, prescriptions, literature consultation, and travel time for off-site appointments. An invoice may pertain to one or more months and indicates a total amount, divided by month if requested. We try to send invoices weekly or monthly, but this is not set in stone and can sometimes take longer. As such, you should also keep track yourself of the amount of time, and thus money, the treatment, contact and reports are costing, or you can request this information from the treatment provider during the course of the treatment.

Divorced parents are collectively responsible for the payment of costs and invoices from iMindU related to children or young adults covered under their health insurance, even if one of the parents expresses the inability to pay their share of the bill at some point. This means that one of the parents must pay the entire invoiced amount to iMindU within a week of receiving the bill. This is assumed to be the parent that registers the child, unless otherwise agreed, e.g. if the other parent earns the income for the family or is the one providing partner maintenance ('partner alimentatie'). Health related costs made by iMindU on your behalf or your family's are separate from any partner maintenance arrangements prior to start of the treatment or made during treatment. If the parents are divorced, they must determine, indicate, and establish who will pay iMindU for the services provided to the child and family/parents. If divorced, both parents must provide consent for diagnostics and treatment, unless the court has made an alternative judgment on the matter or we as careproviders from iMindU deem it necessary according to the law or any regulation or professional guideline to provide care ethically and/or medically for example in the case of child abuse and neglect or domestic violence. If the parents cannot decide amongst themselves, they can seek out an intermediary who, if necessary, can set up or manage an escrow arrangement. iMindU will only send one invoice for children to the parents, even if the parents are divorced. Splitting up the invoice for each parent is not possible. If the above scheme still leads to tension between the parents, treatment of the child or young adult will be stopped until the parents find a manageable solution, unless the interest of the child gives cause for an alternative approach. In the interest of good parenting, the parents are personally responsible for the progress of the treatment in this matter and for finding a fast, effective solution to the payment issue. If a payment agreement is desired, please contact us to discuss your options. iMindU also has a mediator on its staff, who also serves as its complaints officer and can often help parents in finding a manageable solution. If no solution can be found within due time for financial inability to pay, this will also be considered a safety issue which is not in the best interest of the child(ren).

General:

iMindU may transfer customer balances and claims collection to IncassoPartners, a factoring business. The payment terms and conditions of IncassoPartners are registered with the Dutch Chamber of Commerce (KvK) of Leiden/the Hague, under number 73250635 and can also be viewed on their website www.incassopartners.nl. IncassoPartners or any other collection agency or debt collector may also become involved in outstanding or late payment situations after sending two reminders. In the event of outstanding payments, iMindU has the right to suspend further treatment, unless the amount of the late payment or the nature of the treatment are cause not to do so. It is clearly not in the interest of you or your child to terminate ongoing treatment for financial reasons, so please think carefully about your capacity to pay for treatment or

your options for financing it, such as a PGB or ZIN, before starting to use one of our uninsured care products. The expenses can mount up quickly per hour. If you do not cancel by telephone in good time, meaning prior to 09:30 on the first available business day before your appointment, iMindU reserves the right to bill the applicable rate for the time scheduled for the missed appointment, which is 100 euros. When calling, always leave a message and send an e-mail as well. The required mandatory excess contribution can also be billed to the patient directly. The patient cannot rescind payment for a treatment provided by the iMindU practice if it later becomes evident that they were not insured for it or if their health insurance provider, municipality, or PGB or ZIN provider is unwilling to reimburse the treatment invoices.

The responsibility to learn what reimbursements and conditions apply to the patient from the perspective of the health insurance provider, municipality, or PGB or ZIN provider lies entirely with the patient, and if under 18 years of age with his parents as well. Available reimbursement options are subject to constant change, so it is up to you to verify them with your provider. iMindU cannot be held liable for any information that is or is not provided nor for any resulting costs. The patient or their parents must immediately inform iMindU of any complaints about or objections to the treatment. Payment obligations will not be suspended on the grounds that the patient has submitted a complaint to the committee that iMindU is affiliated to or to any other institution.

The legal guardian or representative of the child or the patient named in the informed consent form and/or general and billing conditions of iMindU hereby indicates that they have read and understood these General and Billing Terms and Conditions and all information on the iMindU website prior to and during diagnostics and treatment at iMindU. These documents and the website information are intrinsically interweaved and underlying any service from iMindU.

Place and date:

Name and signature of parent/representative 1:

Name and signature of parent/representative 2:

Name and signature of patient (minor):

Name and signature of adult patient:

Name and signature of professional at iMindU: