

Payment Policy

1. Introduction

- As a clinic who provides mental health services, we aware that matters relating to payment are sensitive and sometimes contentious.
- We deeply value our clients, our clinicians, and our own commitment to providing excellent clinical services to the community. Whilst we understand that some clients may not fully agree with this policy, regrettably, it cannot be subject to negotiation.
- This policy affects all new and existing clients, and outlines the conditions under which we deliver services with regards to payments, cancelled and rescheduled appointments, appointments that are missed or cancelled late, the release of appointments and blocking of future appointments. This policy replaces all previous payment policies.
- Our new payment policy has been adjusted to incorporate as much transparency and flexibility to clients as possible, alongside balancing the income and livelihood of our clinicians, as well as allowing us to continue to provide timely and high-quality services to our clients and wider community.
- We use a compensation model for our clinicians, which means that they only receive payment for completed and paid appointments. This means it is untenable for them to have high numbers of missed or late cancelled appointments.

2. Opening Hours

Al Manara Branch	DHCC Branch
Monday – Friday, 8am – 8pm, Sundays, 9am – 6pm Closed on Saturdays	Monday – Thursday, 8am – 8pm, Sundays, 9am – 6pm Closed on Fridays & Saturdays

Please note that WORKING DAY in this policy refers to the days the clinic is open. The clinic operates a centralized call center and can be reached at +971 (0) 4380 2088 during the Al Manara Branch hours.

3. Required Documentation & Information

- All appointments are dependent on a completed registration form with mandatory information, current identity documentation and a signed consent form being received as required by law and as defined in the Treatment Policy.
- Appointments will be released if the above is not received prior to the first appointment.

4. Payment & Release of Appointments

	BOOKING & PAYMENT	RELEASE OF APPOINTMENT
FIRST APPOINTMENT New clients or existing clients returning after 12 months of not receiving clinical services.	<ul style="list-style-type: none"> • Payment due by 5pm the day after booking (if appointment is not on the next working day). • Payment due by 7pm (or 5pm if calling on a Sunday and the appointment is on Monday). 	<ul style="list-style-type: none"> • Automatically released at 5pm next day of booking if no payment is received (we will assume you no longer want the appointment). • Automatically released on the same day at 7pm (or 5pm if calling on a Sunday and the appointment is on Monday) and payment is not received.
FOLLOW-UP APPOINTMENTS All appointments following one completed AND paid appointment.	<ul style="list-style-type: none"> • Payment due no later than 5pm the day after the appointment. • Future appointments can only be booked if there are no unpaid completed appointments AND no unpaid missed or late cancelled appointments. 	<ul style="list-style-type: none"> • Next appointment automatically released if payment for completed appointment is not received. • All future appointments automatically released if payment is not received after 5pm, two days after the appointment.

5. New & Returning Clients & First Appointments

The following applies to all **new clients** (who have never used clinical services at the clinic) and **returning clients** (existing clients who previously used clinical services but have not done so in the last 12 months).

	Cancelled & Rescheduled	Late Cancellation	Missed Appointment
Definition	An appointment that is cancelled or rescheduled more than 24 hours prior the scheduled appointment.	An appointment that is cancelled or rescheduled within 24 hours of the scheduled appointment.	An appointment that is not attended and where the clinic was not informed.
New Clients & First Appointments	<ul style="list-style-type: none"> If a first appointment is cancelled more than 24 hours in advance, the payment is fully refundable. If a first appointment is rescheduled more than 24 hours in advance, payment will be applied to the rescheduled appointment. 	<ul style="list-style-type: none"> If a first appointment is cancelled or rescheduled less than 24 hours prior to the appointment 50% of the received payment will be refunded or applied to the next appointment, and the remaining 50% is non-refundable. If the client would like to schedule another first appointment thereafter prepayment of the 50% remaining pending fee will be required. 	<ul style="list-style-type: none"> If a first appointment is not attended and the clinic was not informed of the cancellation 100% of the received payment will not be refunded. If the client would like to schedule another first appointment thereafter prepayment will be required.

6. Current Clients & Follow-Up Appointments

The following applies to all current clients (a current client is someone who has attended and completed one paid appointment in the last 12 months).

	Cancelled & Rescheduled	Late Cancellation	Missed Appointment
Definition	An appointment that is cancelled or rescheduled more than 24 hours prior the scheduled appointment.	An appointment that is cancelled or rescheduled within 24 hours of the scheduled appointment.	An appointment that is not attended and where the clinic was not informed of a cancellation.
Current Clients & Follow-Up Appointments	<ul style="list-style-type: none"> If a follow-up appointment is cancelled more than 24 hours in advance there is no fee payable and the client can book a new follow-up appointment. 	<ul style="list-style-type: none"> If a follow-up appointment is cancelled or rescheduled less than 24 hours prior to the appointment late cancellation fees will be applied (see below). A client will not be able to book a new follow-up appointment until the late cancellation fee has been paid. 	<ul style="list-style-type: none"> If a follow-up appointment is not attended and the clinic was not informed of the cancellation, missed appointment fees will be applied (see below). A client will not be able to book a new follow-up appointment until the missed appointment fee has been paid.

7. Reinstating Released Follow-Up Appointments

- Released appointments will not automatically be reinstated - the client needs to contact us to schedule a new appointment.
- Once released, our system automatically makes that appointment available for other client bookings.
- We strongly recommend paying for one session in advance to prevent release of appointments.

8. Late Cancellation & Missed Appointment Fees

When appointments are cancelled with more than 24 hours' notice, no cancellation fees are charged. The following missed appointment and late cancellation fees apply if 24 hours' notice for cancelling or rescheduling an appointment was not received.

		LATE CANCELLED/RESCHEDULED APPOINTMENTS		MISSED APPOINTMENTS
		Adults (18+) & Minors (13-17)	Minors (0 – 12)	All Clients
INSTANCES	1 st	NO FEE		
	2 nd	PARTIAL FEE (50% of appt fee is due)		FULL FEE (100% of appt fee is due)
	3 rd	PARTIAL FEE (50% of appt fee is due)		FULL FEE (100% of appt fee is due)
	4 th +	FULL FEE (100% of appt fee is due)	PARTIAL FEE (50% of appt fee is due)	FULL FEE (100% of appt fee is due)

- Please note that the fee is based on the number of instances, irrespective of the type of cancellation (late cancellation or missed appointment) that preceded the current instance and/or the fee that was charged.

9. Cancelling & Rescheduling Appointments

- Appointments can be cancelled and rescheduled via call to the clinic during clinic opening hours (Monday to Friday: 8am to 8pm; Sundays: 9am – 6pm, Saturdays: Closed).
- Outside of clinic opening hours, or if a client is not able to either call or get through, the client is responsible for cancelling via email to reception@lighthousearabia.com.** Please note the date stamp when the email is received will be used to determine whether the cancellation or reschedule request is received in time.
- The clinic does not accept responsibility for claims that a client was not able to get hold of the clinic via telephone to cancel an appointment.
- Rescheduling an appointment is considered a cancelled appointment.

10. Payment Disputes

- A client has the right to raise a complaint or dispute with regards to payments. These can be made by calling the clinic or emailing us at clientcare@lighthousearabia.com.
- All payment disputes are reviewed and decided by The Client Experience Team under the direction of the Clinical Director, and decisions are final.
- The booking and confirmation of future appointments is not possible, and upcoming scheduled appointments will be automatically released, until the dispute has been resolved. This only applies to payment disputes relating to missed appointment fees and late cancellation fees.
- Other payment-related disputes will be reviewed by the Client Experience Team and a decision will be made regarding permitting further appointments.

11. Suspension of Appointments

- Overdue Payments.** If a client has an overdue payment for a completed OR Missed/Late Cancelled appointment, no further or future appointments will be confirmed, irrespective of the clinician or services, until the payment has been received.
- Repeated Missed Appointments.** If a client has two or more missed appointments the clinician and/or clinic may decide to suspend the offering of further appointments.
- Repeated Cancelled Appointments.** If a client repeatedly cancels an appointment, irrespective of giving advance notice, the clinician and/or the clinic may release routine scheduled appointments and suspend further appointments being offered.

12. Advance Payments

- A client may prefer to make use of advance payments. Advance payments involve paying an amount in advance, which is allocated to the client's electronic wallet, and from which all payments (including late cancellation and missed appointment fees) are deducted.
- When a client makes an advance payment, we will provide a general payment receipt that is not linked to a specific service, but provides the client with proof of payment.
- We recommend that clients consider making one advance payment for the typical session fees to reduce possible disruption of treatment and release of appointments due to non-payment of fees.
- Advance payments will be applied to all appointments, irrespective of service or clinician.
- It is NOT possible to specify that advance payments only be used for some services or clinicians but not others.
- If there is a late cancellation or missed appointment fee, this will automatically be deducted from the advance payment.

13. Advance Scheduled Appointments

- It is not possible to schedule multiple appointments until the client has completed at least one appointment.
- Scheduling routine appointments with the same clinician can only be done for three months in advance.
- In the event that advance scheduled appointments are released due to non-payment we cannot guarantee that we will be able to offer the client the same timeslot since that availability will be automatically reallocated.

14. Electronic Wallets & Refunds

- A client may accrue money in their electronic wallet when (1) making an advance payment (2) cancelling a prepaid session more than 24 hours in advance (3) receiving a session that has been prepaid free of charge due to a late cancellation by the clinic or the clinician (4) payment for an upcoming session has already been made (5) a prepaid session is adjusted by the clinician to be of a shorter duration than originally booked.
- A client may at any time contact the clinic and request an email that will provide them with the current balance of their electronic wallet.
- A client is entitled to request a refund of money held in their electronic wallet. Requests for refunds need to be made in writing via email to reception@lighthousearabia.com.
- Refunds will be made via PayPal, PayTabs or electronic bank transfer, depending on the method of payment used. We do not provide cash refunds. Refunds typically take at least 10 days to process.

15. Email & SMS Notifications & Reminders Clients Receive

First Appointments	Follow-Up Appointments
<ul style="list-style-type: none"> • Confirmation of booking of first appointment • Notification of release of first appointment due to payment not received • Reminder of paid first appointment (1 day prior to appointment) • Notification of first appointment having been Missed or Late Cancelled • Same as above if first appointment either Missed or Late Cancelled 	<ul style="list-style-type: none"> • Confirmation of booking of follow-up appointment (3 days prior to appointment) • Reminder of follow-up appointment with no pending payment (1 day prior to appointment) • Notification of completed but unpaid follow-up appointment and potential release of next appointment if payment not received (1 hour after completion) • Notification of release of scheduled follow-up appointment and reminder of further release of appointments if not paid • Notification of Missed or Late Cancelled follow-up appointment and payment due, including potential release • Notification of Wallet applied to pending payment (for completed, late cancelled and missed) • Notification of release of all scheduled follow-up appointments

- All notifications and reminders go to the registered email address and telephone number only.
- We are not able to provide notifications via WhatsApp or Google calendar invites for appointments.
- We are not able to agree to any notifications or reminders in addition to the above, or deactivate reminders.
- Clients are responsible to check their junk folders to make sure they do not miss important notifications.

16. Insurance

- The clinic does not provide direct billing to insurance providers. The client is responsible for personally submitting insurance claims to their insurance provider.
- Following the first appointment an insurance claim form will be provided. The client is responsible for informing the clinic of any insurance providers and, if needed, providing the relevant insurance forms.
- Some insurance providers do not cover appointments with counsellors and social workers even though our therapists (counsellors, social workers and psychologists) are qualified and licensed in the UAE. The client is responsible for contacting their insurance provider prior to attending the first appointment to confirm if their clinician is covered.
- Some insurance providers may request the client to see a psychiatrist first who then needs to refer the client to a therapist for psychological therapies. The client needs to confirm if this is a requirement with their insurance provider.
- Some insurance providers may reject certain diagnoses. Our clinicians are not able to change the diagnosis based on a rejection by an insurance provider.
- Insurance providers typically do not cover coaching, meditation or emotional wellbeing check-ups (the client will only be booked for these services if they specifically request these services).
- Insurance providers typically do not cover cancellation fees from late cancellations or missed appointments.
- The clinic does not accept responsibility if an insurance provider refuses to reimburse insurance claims due to any of the above, and will neither refund fees paid nor waive outstanding fees.
- The clinic is not able to engage with insurance providers on the client's behalf and/or obtain pre-approval.

17. Reduced Rates

- The clinic routinely considers and approves a limited number of requests for reduced rates. At any time, a limited number of rates are available, and allocation is based on financial hardship and/or other circumstances.
- A client may request a reduced rate from their clinician directly, who will in turn inform the Client Experience Team. Requests are reviewed and approved by the Clinical Director, and not the individual clinician. The clinic reserves the right to decline a reduced rate request.
- Reduced rates are not available for first appointments, only applies to services with a specific clinician, and does not apply to relatives
- Reduced rates are offered for a maximum of 10 sessions or less, after which they automatically expire. The client is responsible for requesting a review of the reduced rate.
- If the client has an approved reduced rate and stop attending appointments for more than 3 months (unless this is agreed as part of the treatment process), the reduced rate is automatically withdrawn.

18. Arrival Time, Late Attendance & Ending Early

- Appointments generally last 60 minutes: 50 minutes spent with the client, and the remainder for the clinician to perform mandatory clinical administrative tasks related to the client. This means that an appointment will always end before the scheduled time.
- Clients are required to arrive on time for appointments, which includes making adjustments for traffic, parking, and completing any required administration. Delays in starting an appointment affects the maximum time available for the appointment. However, fees are based on the appointment duration, and are not reduced if a client arrives late.
- If a client does not arrive for an appointment or join the session (if online) within 15 minutes of the starting time, the appointment will automatically be recorded as missed. For shorter appointments these cut-offs are different (30 min appointment – after 10 minutes; 15 min psychiatry appointment – at discretion of clinician).
- Psychiatrists who are prescribing medication have mandatory requirements that must be fulfilled and typically cannot shorten those processes if a client is late
- Clinicians require the full duration of the appointment for assessments and treatment. If a client arrives late the clinician may refuse to start the appointment due to not having enough time. This decision will always be based on having enough time for treatment to be both effective and containing.
- If a client decides to end an appointment early for whatever reason, they will still be charged for the full duration of the appointment.