

For Information Call:

Crisis Intervention: 717-394-2631
Mental Health Case Management 717-393-0421
Administration Unit: 717-299-8021

Liability: Determining how much you can afford to pay

Basic Information Series

What is a liability?

If you or a family member receives mental health services through the Lancaster County Office of Behavioral Health and Developmental Services, you may sometimes be required to pay a share of the costs of those services.

That share is your financial liability.

Some services, such as case management, vocational rehab, and family-based mental health services, are provided at no cost. If you receive any other services, you may be required to pay all or a share of the expenses. That share is based on your income. If you reside with your spouse, their income may need to be included.

If the person to receive services is under age 18, his or her parents or legal guardians are responsible for the liability.

How is my liability determined?

When you come to the BH/DS Services office at 750 Eden Rd for the first time, you must go through an intake.

The intake has two parts: A clinical evaluation and a financial liability.

- ◆ During the clinical evaluation, an intake worker asks you questions to decide what type of problem you are having and what services might help you.
- ◆ An appointment for the financial liability is scheduled for the same day as the intake.

At the liability assessment, you will work with the BH/DS liability technician. The goal is to determine how much money you are "liable" for; that means how much money you may be responsible for paying toward the costs of certain services.

What is an assessment like?

The liability technician looks over the income documents you bring along, may ask a few questions, and will photocopy some information from your documents. Then the clerk enters the information into the computer and the amount of your liability is automatically calculated.

After the form is filled out, the liability technician can tell you how much you may be responsible to pay. You will be asked to sign a form verifying that the information is correct, and that you understand your liability amount.

How can I make the assessment easy?

Arrive on time with the proper documents (*see other side for more information on documentation*).

How does payment of liabilities work?

After the assessment, if you use billable services, you will be responsible for making a monthly payment. It will be no more than your liability--and perhaps less.

For example, if you are liable for \$40 per month, and during the month you (or your child) use only \$10 worth of services, you pay only \$10. If you use \$40 in a month, you will pay \$40. If you use \$600, you still pay only \$40.

If you do not pay your liability, you could be denied services.

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Documentation

What you need to bring:

When an appointment is scheduled for a liability, the BH/DS Liability Technician sends you a list of all documents you should bring for the assessment.

If you have an appointment for a liability and you don't have this checklist, call the liability technician at 717-393-0421 and ask for one.

The documents on the checklist include:

- ◆ award letters for social security income
- ◆ bank statements
- ◆ tax returns or W-2 forms
- ◆ pay stubs
- ◆ proof of medical and dental expenses
- ◆ photo ID and medical insurance cards
- ◆ Names, birth dates, and social security numbers for all dependents in family

Bring all of the documents on the checklist. Without some documents, the assessment cannot take place. Some of the documents are important because they may save you money.



In general, it is best to bring in as many documents as you can find. Usually people bring in too little documentation.

Overall, the documentation covers:

- ◆ **How much money you make or receive.** This information is at the core of the liability assessment. The system has been set up so that people who have more money pay more for their services.
- ◆ **How much money you spend on medical debts.** If you make a great deal of money but also must spend much of it (on children, health care, etc.), these expenses are taken into account in the assessment process.
- ◆ **Insurance information.** The type of health insurance you have may affect your out-of-pocket costs for billable services.

After the assessment

The liability technician has the task of balancing two important points. He or she wants to make the liability fair to you, and also to the taxpayers whose tax dollars pay for the services you don't have to pay for.

If you cannot afford the liability amount determined by your assessment, you can talk to your case manager to discuss further options to assist you in affording your services. In some situations, there are ways to have the liability lessened or eliminated.

It is important for you to report changes in your income as soon as possible. Income changes could affect your monthly liability amount.

How often is an assessment done?

Assessments must be done at least once per year. If your income changes more than 5% (an increase or a decrease), you are responsible for making an appointment and having a new assessment done within thirty (30) days of the change.

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