

Financial and Cancellation Policies

Practice Name: Rooted Together Pediatric Occupational Therapy

Location: Ontario, Canada

Effective Date: January 22 2026

Review Date: January 22 2027

Approved By: C.Jarman

1. Purpose

This policy outlines expectations related to client screening, attendance, illness, cancellations, payments, and circumstances under which services may be modified or refused. The policy is designed to ensure safety, consistency of care, and transparency for families and staff, and aligns with the standards and guidelines of the College of Occupational Therapists of Ontario (COTO) and applicable public health guidance.

2. Scope

This policy applies to all clients, caregivers, and staff involved in pediatric occupational therapy services provided by Rooted Together Pediatric Occupational Therapy in:

- Clinic-based settings
 - Home visits
 - Community-based locations (e.g., schools, daycare)
-

3. Nature of Services and Funding

Rooted Together Pediatric OT is a private occupational therapy practice. Services are not covered by provincial health care, except where therapy is delivered through a school or community program under a separate funding arrangement (e.g., Ontario Health at Home or other pre-arranged third-party funding).

Families are responsible for payment of services, either privately or through external funding sources such as private insurance plans. Rooted Together Pediatric OT does not currently offer direct insurance billing; receipts are provided for families to submit to insurers.

4. Insurance

Parents and caregivers are responsible for confirming occupational therapy coverage with their insurance provider prior to starting services. This includes ensuring required referral documentation is current and meets insurer requirements.

Rooted Together Pediatric OT is not responsible for denied or delayed insurance claims. Families are encouraged to inquire about coverage related to occupational therapy services, including parent education or caregiver coaching components.

5. Session Structure and Billing Practices

Therapy sessions are billed per session rather than per hour. A typical session includes approximately 45–50 minutes of direct therapy, along with time for caregiver consultation, strategy review, and clinical documentation.

Session length and rates may differ for services funded through Ontario Health at Home or school-based programs, where scheduling is determined by program or classroom structures. Private sessions delivered in school settings are generally aligned with funded session lengths unless otherwise discussed.

All services are billed on the date and time they are provided. Sessions are not pre-dated or post-dated. Billing accurately reflects the service delivered, including session format (in-person or virtual), length, and inclusion of caregiver education or coaching, in accordance with professional and regulatory standards.

6. Payment Policy

Rooted Together Pediatric OT accepts payment by cash, personal cheque, electronic fund transfer (EFT), or credit card. Payment is due at the time of the session unless an alternative arrangement has been discussed and documented in the client's electronic health record prior to the appointment.

Clients are not required to pay by credit card; however, they may be asked to link a credit card to their account to ensure timely payment. If an account balance remains unpaid for more than 14 days, a reminder will be issued. Balances outstanding beyond 21 days may be charged to the linked credit card.

Entering a credit card into the client portal indicates consent for automatic billing following sessions. Families who prefer not to use automatic billing are encouraged to select an alternative payment method and refrain from entering credit card information.

Rooted Together Pediatric OT reserves the right to pause services for accounts with unpaid balances exceeding 14 days until payment is received.

Electronic fund transfers may be sent to: carolyn@rootedtogether.ca

7. Client Screening and Illness Policy

7.1 Illness Screening

Families must inform the practice if the child or household members are experiencing symptoms of contagious illness, including but not limited to fever, vomiting, diarrhea, new cough, sore throat, or rash of unknown origin.

Screening questions may be asked at booking and prior to appointments. Staff are screened daily and must report symptoms before starting work.

7.2 Exclusion From Service Due to Illness

Clients who present with symptoms of illness will be asked to reschedule. Return to therapy may occur when:

- Fever, vomiting, or diarrhea have resolved for at least 24 hours
 - Public health guidance for communicable conditions has been met
 - Medical clearance is provided when required
-

8. Illness and Staying Home

To reduce the risk of illness transmission, families and therapists are asked to cancel sessions or participate virtually (when appropriate) if unwell. Sessions canceled due to illness with timely notice will not be billed.

Conditions requiring clients to stay home include:

- Fever
- Dermatitis on the hands
- Cold sores or shingles that cannot be covered

- Untreated respiratory illness
- Diarrhea or vomiting
- Eye infections until treated

Families are responsible for informing the therapist if illness is present in the household. If a client arrives visibly unwell, the therapist may terminate the session and bill at the standard session rate.

9. Cancellations and No-Shows

9.1 Client Cancellations

Sessions may be canceled by email, phone call/voicemail, or text message.

- **12 hours or more notice:** No charge; rescheduling will be attempted
- **Less than 12 hours' notice:** May be billed at 50% of the session fee
- **Less than 6 hours' notice or no-show:** May be billed at the full session fee

Cancellations due to illness or emergencies with timely communication will not be penalized.

9.2 Therapist Cancellations

If the therapist must cancel a session, efforts will be made to reschedule a make-up session based on client availability.

9.3 Clinic Responsibility

- Staff will attempt to reschedule cancelled appointments promptly to maintain continuity of care
 - No-show appointments may be documented and reviewed; repeated no-shows may result in discussion of alternative scheduling or service provision
-

10. Late Arrivals

Late arrivals may result in shortened sessions to accommodate subsequent appointments. The full session fee may still apply unless the late arrival is due to unforeseen circumstances beyond the client's control.

Repeated late arrivals may prompt a discussion regarding scheduling options to support effective therapy delivery.

11. Safety-Based Refusal of Service

Rooted Together Pediatric OT reserves the right to refuse or terminate a session if safety concerns arise, including:

- Signs of contagious illness posing risk to staff or other clients
- Aggressive or unsafe behaviors that cannot be safely managed by usual therapy strategies
- Unsafe home or community environments that prevent therapy provision

Refusal of service will be documented in the patient chart and communicated with caregivers, and rescheduling will occur when conditions are safe. Decisions are guided by COTO Standards of Practice and professional obligations to ensure safety.

12. Communication and Documentation

All cancellations, late arrivals, no-shows, illness-related exclusions, and refusals of service are documented in the client record. Therapists will communicate concerns or changes promptly with caregivers.

13. Policy Review

This policy is reviewed annually or as required due to changes in public health guidance, regulatory standards, or practice operations.

Signature (Owner/Director): _____

Date: 22 January 2026