

Neponset Valley Neuropsychology
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Frequently Asked Questions Regarding the Credit/Debit Card on File Agreement

Cards on File will be used for:

- **Co-pays:** When you come into the office, we will ask if you want to use your card on file to pay your copay. You may choose to present another card if preferred, or any other form of payment accepted by our office (cash, check, debit/credit)
- **Deductibles:** Your card will be utilized to settle any deductible amount due after your insurance plan has paid their portion. It's best to contact your insurance plan to determine how much of your annual deductible has been met, prior to each visit.
- **Co-Insurance:** Your card will be utilized to pay for your percentage not covered by insurance and not paid at the time of service. For example, if your insurance coverage is at 90%, we will require 10% balance be paid after insurance has paid their portion.
- **Outstanding Balances:** If your account has an outstanding balance, your card may be used to settle that outstanding balance. If the outstanding balance is too large for one transaction, a payment plan can be arranged.
- **Late Cancellations & No-Shows:** As detailed in the Consent to Services, you are agreeing to commit to your appointment or cancel with more than 24-hour's notice or otherwise be subject to a cancellation fee. Fees for missed/skipped appointments are not covered by your insurance company. We reserve the right to charge you a total of \$175.00 for canceling 1-hour appointments without a 24-hour's notice or not showing. We reserve the right to charge you a total of \$500.00 for canceling 3-hour testing appointments without a 24-hour's notice or not showing.

Do I have to leave my credit card information to be a patient at this practice? I have never had to do this at another doctor's office.

Yes. This is our policy for all services and it is a growing trend in the healthcare industry. Insurance reimbursements are declining and this form ensures appointment security and commitment to treatment. Your credit/debit card will only be charged for late cancels, no-shows and balances more than 30 days past due.

How much and when will money be taken from my account?

The insurance companies on average take approximately 4-6 weeks to process submitted claims, though sometimes it can take longer. Whatever the allowed amount is, your copay, coinsurance, and deductible are taken into consideration. It simply depends on your individual policy what you may owe. Once the insurance explanation of benefits is received and posted to your account, you will be sent a statement showing your portion. You will have 30 days to set up a payment plan, if no contact or payment is received, your balance will be charged in full to your stored card.

How do can I be assured that my credit/debit card information will remain safe?

Under HIPAA, we are under strict state and federal rules and guidelines to protect patient privacy and the credit/debit card is considered protected health information, this means we use the same methods to guard your credit card information as we do for your medical information.

The card information is securely protected by the credit card processing component of our billing software Inbox Health, and HIPAA compliant practice management system. This system stores the card information for future transactions using the same sort of technology that any online retailer would. We can't see the card number – only the last four numbers, giving us no way to use the card outside of the billing system. There is no way to export the card information out of our system. The only way to use it is to process a payment in our practice management system.

What are the benefits?

It saves you time and eliminates the need to write checks, buy stamps or worry about delays in the mail. It also drives our administrative costs down from printing fewer statements to spending less time taking credit card information over the phone or entering it from the billing slips sent in the mail, which are less secure methods than our office storing the information. Not only will it make the billing process more efficient for the patient, but staff can now spend more time directly helping patients.

I always pay my bills on time. Why do I have to do this?

The entire billing process is time consuming and wasteful, and the few patients that we do have to send to a collection agency end up costing a lot of money. Reducing unnecessary costs are essential to allowing us to continue to be an in-network provider with most insurance companies. Nothing is changing about how much you end up paying.

What if there is a payment discrepancy or I have other payment questions?

Please contact our billing department directly to settle payment discrepancies or for other payment questions (1-978-276-1190 x 305). This policy in no way compromises your ability to dispute a charge or questions your insurance company's explanation of benefits.

Will I still receive a paper bill by mail?

Yes, you will receive monthly bills through Inbox Health depending on your user preference. If you prefer to receive bill notifications via email, text, or phone, you may choose to do so by logging into your Inbox Health patient account. If you do not wish to make any payment reminder method changes, just hold onto the statement for your records and your card will be charged.