



Credit Card on File Policy

Thank you for choosing Touchstone Neurodevelopmental Center for your child's care. We are committed to making our insurance billing processes as simple and efficient as possible. With the changing environment in healthcare, more responsibility of payment is being placed on the patient in the form of copays and deductibles. Thus, it has become necessary to ensure we have a guarantee of payment on file in our office. Credit card on file policies are becoming a new standard in the healthcare industry, increasing both efficiency and transparency.

Effective **Wednesday, November 1, 2023**, Touchstone will require all patients keep an active credit card on file with us. Some of our providers contract with insurance companies, and for their visits we will always bill your insurance company first. Upon their determination of benefits, we will charge your credit card only when your insurance company informs us of patient responsibility. We will charge your credit card after your insurance pays its contracted share. Circumstances when your card would be charged include but are not limited to the following:

- co-payments, deductible and co-insurance costs
- any non-covered services and/or denial of services allocated by your insurer to patient responsibility
- any amount not paid by your insurance 6 months after an appeal or corrected claim has been filed
- for missed therapy and tutoring appointments without 24 hours notice (with exceptions for sickness)

This in no way will compromise your ability to dispute a charge or question your insurance company's determination of payment. Ultimately, you are responsible for knowing what services are covered, how often, and how much of the cost is your responsibility. You will be responsible for any portion of services that your insurance does not cover.

If you have any questions about this payment method, do not hesitate to ask.

Please read through the following FAQ section for further information.

Why the Change? Insurance companies expect that you cover your copays, and that you cover the cost of services until you reach your deductible. Each insurance plan has its own rules. As a small business, it has become necessary to ensure we have a guarantee of payment on file in our office so that the services we provide are reimbursed.

But I Always Pay My Bills, Why Me? Unfortunately, this is not always the case with many patients that receive our services. Most balances owed are very small and are typically less than \$150. If your balance due is larger than \$250.00, we will provide a courtesy call and/or

email to let you know we will be charging your card on file and/or establish a payment plan. To avoid any issues of discrimination or favoritism, all patients will be required to have a credit card on file regardless of insurance or visit type.

Do I Need to Sign the Secured Credit Card Policy? Yes. Your signature ensures understanding of our financial policy.

How Will I Know How Much You Are Going to Charge Me?

- For visits with contracted clinicians, we first submit a claim to your insurance company, documenting the visit type and diagnostic codes.
- We then receive a response from your insurance company, with an explanation of what they are paying and what is the patient's responsibility. This is called an EOB (Explanation of Benefits). With the EOB, we ideally receive payment in-full from your insurance company for the clinical service.
- However, sometimes you owe a portion (as co-insurance, co-pay, or because you have not met your deductible, to name the most common reasons.)
- You will also receive an EOB, and should look to the column named "Owed by Patient." This is the deductible/co-insurance/copay amount that you owe. The charge listed is what you owe, not what you have already paid. We will charge the credit card on file the remaining patient responsibility amount, if any, as per the EOB. Upon request, we will email you an itemized receipt of payment.
- If you disagree with the patient responsibility amount owed, it is your responsibility to contact your insurance carrier immediately.

But Wait, I'm Nervous About Leaving You My Credit/Debit Card. We run our payments through a HIPAA-compliant, secure practice management software (Athena). When you come in, we will scan your card with a card reader. Your payment information is stored on Athena's secure servers for future transactions. Office personnel will not have access to your card. For your protection, only the last 4 digits of your card will show in our system.

When Do I Give You My Credit/Debit Card Info? Your credit card information must be given to front desk staff before you are seen by a provider. Please contact us with updated credit card information when necessary.

My Health Plan Has a Health Savings Account (HSA) Card. Can I Keep My HSA Card On-File? Yes, you can keep your HSA card on file, however, we will require an additional card to be kept on file to be used if the funds in your HSA account become insufficient.

What If I Need to Dispute My Bill? We will always work with you and your insurance company to ensure accurate billing. If a billing error has occurred with your insurance company, or if credits appear on your account, we will refund any money owed to you once dispute/error is settled.

What If I Have More Questions? Our staff is happy to speak with you about your account at any time. Please call 781-497-8164 or email admin@touchstonema.com.