

New England Center for Healthy Minds 2020 Billing Policy

All policies are subject to annual revisions.

Responsibility for Patient Payments: For children under age 18, the person who brings the child into the office holds financial responsibility for that day's service. When a patient turns 18, or if a patient is a mature or emancipated minor, the patient will become the financial guarantor of the account.

Forms of Payment: NECHM offers our patients the following ways to pay their co-payments or outstanding balances at the time of check-in.

- Cash
- Personal Checks
- Flex Spending Accounts (FSA) or Health Spending Accounts (HSA)
- Credit Card: Visa, MasterCard, American Express and Discover
- Payment online through the NECHM website and paythebillnow.com

Co-payments: Co-payments are a contractual obligation between you and your insurance company. Insurance companies require co-pays to **be paid at time of service**. Your co-payment must be submitted upon check-in prior to your visit with your provider. You may be asked for additional identification when paying by credit card. You may use a debit card that bears the Visa or MasterCard logo on it, however, all debit cards will be processed as credit cards.

**We are able to hold a credit card on file for you so that co-payments can be made automatically. This is meant to make co-payments more convenient and ensures your co-pay will be collected in a timely manner. Please elect this option on your Co-Payment Agreement Form or provide the front desk with your credit card information.*

Insurance: New England Center for Healthy Minds (NECHM) bills all primary insurance companies as a courtesy to our patients. NECHM does not have access to your individual insurance plan benefits. It is the patient's responsibility to understand what is covered and not covered. If your insurance changed and you are not in receipt of your new insurance card(s), you may be asked to reschedule your visit until preauthorization can be obtained. It is your obligation to present your insurance card at every visit. In the event that there is a change in your insurance, please contact the office with any new information *prior* to your next appointment so the office can confirm your new insurance coverage.

Self Pay: NECHM or your provider may not be contracted with your specific insurance plan. Full payment is expected at the time of service for any uncovered visits.

Telemedicine: All telemedicine appointments require that a credit card be kept on file at NECHM so that copays can be processed for the date of service. These copays will usually post 1-3 days after the visit.

Advanced Beneficiary Notice (ABN): Depending on the type of treatment you are receiving with NECHM, you may receive an educational document that explains what an ABN is and when it is used. You will be asked to sign acceptance of this educational document. You will also be asked to sign an ABN when the visit necessitates.

Balance Billing: There are times when your insurance does not cover a charge. NECHM reserves the right to bill you for any allowable non-covered charge, otherwise known as balance billing. NECHM may bill any secondary insurance companies in compliance with specific contractual obligations. Insurance

companies offer many different plans to their insured therefore we encourage you to make yourself familiar with your own benefits package and plan coverages.

Collections: You will receive 30, 60, and 90-day past-due bills mailed to your address on file with us or sent to you electronically, after-which your account may be sent to collections for non-payment. There may be instances in which an outstanding balance may result in dismissal from the practice, in these instances we encourage you to contact our billing dept to discuss payment plan options.

Credit Balances: You may request a refund check for any credit balances at any time during the fiscal year.

Transfer of Records: A \$20.00 fee will be charged for any requested transfer of medical records directly to a patient. There will be a \$50.00 family maximum charge. There is no fee for transfer of records directly to another healthcare provider. For patient privacy, you will be required to complete a record release form prior to any charts being copied.

Fee Schedule for Non-Clinical Services: In the last few years, behavioral questionnaires, home health and home therapy forms, medication refills, pre-authorizations, school excuse notes, screening tools and referrals, have increased in mental health care. All of these services include careful review of the patient's history and require a significant amount of time on the part of your healthcare provider. Because these services are not covered by insurance, under certain circumstances we may require an office visit or charge a supplemental document fee.

Returned Checks: NECHM accepts personal checks as a form of payment. Checks that are returned from a bank for non-payment of any reason will incur a fee of \$25.00 plus the amount of the check. If the patient has 2 or more returned checks in a 12-month period, they will be placed on a cash or credit card-only basis.

Fees:

- Missed appointment fee - \$75.00
- Supplemental Document fee - \$5.00 per document. ***Some forms require an office visit.**
- Urgent Prescription Refill Processing Fee: when request is less than 24hrs - \$25.00
- Transfer of Records to Patient Fee - \$20.00 (per patient, \$50.00 family max)
- Returned Check Fee - \$25.00

Receipt of Practice's Billing Policy

By signing below, I hereby acknowledge that I have received a copy of the Practice's Billing Policy and reviewed any questions with a staff member.

Printed Name	Signature	Date
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