



## Credit Card on File Policy

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Thank you for choosing A Talk with John Counseling and Consulting. We are committed to providing you with exceptional service and care, as well as 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.

Effective **Monday, January 24, 2022**, A Talk with John Counseling and Consulting will require all clients keep an active credit card on file with us. We will bill your insurance company and upon their determination of benefits, we will only charge your credit card when they inform us of patient responsibility. Circumstances when your card would be charged include but are not limited to:

- missed or canceled appointments without 24-hour notice
- co-payments, deductible and co-insurance
- any denial of services allocated to patient responsibility
- any amount not paid by your insurance 60 days after a corrected claim has been file

This in no way will compromise your ability to dispute a charge or question your insurance company's determination of payment.

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?** 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.

**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.

**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?** When we receive payment from your insurance company, you will also receive an EOB (Explanation of Benefits). The EOB will have a column named "Owed by Patient." This is the deductible/co-insurance/copay amount that you owe. We will charge



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the credit card on file the remaining patient responsibility amount, if any, as per the EOB. Once charged, we will email you an itemized receipt of payment.

**But Wait, I'm Nervous About Leaving You My Credit/Debit Card.** We do not store your sensitive credit/debit card information in our office. Your information is stored on - Payment Card Industry (PCI)-Trusted Commerce, powered by SecureTrust, a Trustwave division. Trustwave is a global leader in cybersecurity and compliance solutions, reducing credit card processing security risks for our clients.

**When Do I Give You My Credit/Debit Card Info?** Your credit card information must be filled out via Therapy Notes Patient Portal before you are seen by the provider.

**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 may require an additional card to be kept on file should 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, we will refund any money owed to you once dispute/error is settled.

**What If I Have More Questions?** Please email [atalkwithjohn@gmail.com](mailto:atalkwithjohn@gmail.com) with any questions.