



PAYMENT POLICY

January 2022 Update

HPA/LiveWell has implemented a new, convenient payment policy using credit card on file to streamline our billing and payment system to provide a secure way for patients to pay their bills. **ALL Patients are now required to provide a credit card to be held on file to pay any charges that may be due.** Before scheduling any future appointment(s), a credit card is now required to be stored securely in our system.

Cards on File will be used to pay your PATIENT RESPONSIBILITY in the following way(s):

- **CoPays.** Your card on file will be used to collect your copay on the day of service.
- **Deductibles.** The card on file will be used to settle any deductible amount due after your insurance plan has paid their portion. [Reminder: Be sure to contact your insurance plan to determine how much of your annual deductible has been met prior to each visit.]
- **No Show Fees.** Per HPA/LiveWell Cancellation Policy, all patients are expected to cancel 24 hours in advance of a scheduled appointment to avoid a \$55 late-cancellation fee. In the event of a late-cancellation/no show, your card will be charged \$55.00. You will be unable to schedule a future appointment until that fee has been collected. Reminder: three late cancels/no-shows may result in discharge from this practice.
- **Outstanding Balance.** HPA/LiveWell has set a maximum charge of \$250 each month. If you have a personal balance beyond that amount, you will receive subsequent charges until the full balance is paid. Call our billing department at 518.631.8380 to create a payment plan schedule to address any existing balance.

:: CONSENT REQUIRED ::

By signing below, I agree to the Credit Card on File Policy and I authorize HPA/LiveWell to:

- keep my signature and credit/debit card information securely on file in my account
- automatically charge my credit card for any personal balance due to patient responsibility
- charge my credit card \$55.00 for any appointment that is not cancelled with 24-hour notice

I understand I am responsible for payment for all services HPA/LiveWell provides to me. I understand that my insurance may deny or delay payment for these services or only partially pay for them, and I agree I am financially responsible for any balance remaining. If the credit card I have on file changes, expires, or is denied for any reason, I agree to provide a new, valid card to HPA/LiveWell before any future appointments. I understand this consent may be withdrawn by me at any time. I understand that I may be denied treatment if I do not sign this consent form. I have received a copy of this form as recognized by my signature below.

PATIENT NAME:		PATIENT ACCT #	
CARDHOLDER NAME: (if different than patient)			
CARDHOLDER SIGNATURE:		DATE:	



Frequently Asked Questions (FAQs)

- **Must I provide credit card information to be a patient?** Yes. This is our financial policy for all patients, as it has become common practice among all healthcare providers. We have created this policy to be diligent and efficient in our billing and collections processes. Alternative methods of payment may be used (ie: personal check, alternative card, CareCredit); however, a credit card on file is still required.
- **What if I cancel my appointment?** Per HPA/LiveWell Cancellation Policy, all patients are expected to cancel 24 hours in advance of a scheduled appointment to avoid a \$55 late-cancellation fee. No show fees cannot be billed to insurance; all no-show fees are patient responsibility. The \$55.00 charge is an administrative fee for failure to comply with HPA/LiveWell Cancellation Policy.
- **How much and when will cards be charged?** Your copay will be collected by credit card charge on each day of service. If you have a high deductible plan, be advised it takes 2-3 weeks on average for insurance claims to be processed by your plan. Depending solely on your insurance policy, the amount you owe will be your copay, coinsurance, and/or deductible. Once our billing department has reviewed the insurance explanation of benefits (EOB) and posted it to your account, we will automatically charge your card for the balance due (up to \$250/month) and issue a patient statement showing your personal balance (if any). If you have a large balance, call our billing department at 518.631.8380 to discuss payment plan options.
- **How is card information stored?** We use the same methods to guard patient credit card information as we do for health information. The card information is securely protected by **Global Payments**, the secure credit card component of our HIPAA and PCI compliant practice management system. This system stores the card information for future transactions using the same technology as online retailers. Our staff can't see the card number – only the last four numbers, giving us no way to use the card beyond the billing system, with no way to export the card information out of our system.
- **What if there is a payment discrepancy or I have other payment questions?** Please contact our billing department directly at 518.631.8380 to settle payment discrepancies or for other payment questions. This policy in no way compromises your ability to dispute a charge or appeal your insurance company's explanation of benefits.
- **How will I receive my patient statement?** Patient statements will continue to be issued monthly; available by USPS mail or online patient portal. At the close of each month, patient balances up to \$250 will be automatically charged to the card on file and receipt will be sent to the email address on file. If a balance remains after that payment, a statement will be sent [online patient portal or US mail]. You may pay the statement balance by mailing a personal check or contacting our billing department at 518.631.8380 to charge your card on file.
- **What record will I have of an automatic payment transaction?** You will receive a receipt via email to the address you've provided in your patient record. The amount and date of the payment will show on your credit card/bank statement. Additionally, our Administrative Team will have a transaction report.
- **Why this policy change now?** In our ongoing effort to provide reliable, secure, and seamless encounters with our clinicians and staff, we've identified this as the most secure method of securing payment information to prevent interruption to services. No more writing checks, buying stamps, postal delays or handwritten credit card numbers on billing slips. Our Administrative Staff is available to help you set up your online payment portal by calling 518.218.1188, Option 3.