PAYMENT POLICY

November 2024 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 will have the option to provide a credit card to be held on file to pay any charges that may be due.***

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

- **CoPays.** Your card on file will be used to collect your copay following a therapy 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, and your ability to schedule a future appointment until that fee has been collected may be interrupted. 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. If you have an existing balance, it's important that you call our billing department at 518.631.8380 to create a payment plan schedule to address your balance if you do not wish to be charged $250 at one time. Unpaid balances may result in the inability to schedule additional appointments with your clinician.

:: 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
- charge my credit card monthly for any personal balance due to patient responsibility
- charge my credit card $55.00 for any appointment that is not canceled with 24-hour notice

Medical bills paid by credit card are no longer considered medical debt. By paying with a credit card, you are forgoing certain federal and state protections around medical debt. By paying with a credit card, I acknowledge that I am foregoing following protections: (i) Prohibitions on wage garnishment and property liens; (ii) Prohibition against reporting medical debt to credit bureaus; and (iii) Limitations on interest rates.

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 #**	
SIGNATURE:		**DATE:**	

Frequently Asked Questions (FAQs)

- **Must I provide credit card information to be a patient?** No. Patients are not required to store a credit card on file. We offer the opportunity to store a credit card on file to help you make timely payment of services and to prevent disruption to patient care. We have created this policy to be diligent and efficient in our billing and collecting processes. Alternative methods of payment may be used (ie: personal check, online payment, alternative card, CareCredit).
- **What if I choose not to provide credit card information?** You will still be expected to pay for services at the time services are rendered via one of the alternate methods mentioned above. If you miss payment on two appointments, subsequent appointments may not be scheduled until the current balance is satisfied.
- **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 following your therapy 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 per month month) and issue a patient statement showing your personal balance (if any). If you have a large balance, it's important that you 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 the monthly billing cycle, any patient balance 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. If the remaining statement balance is not paid at that time, your card on file will continue to be charged on a monthly basis until your account balance is satisfied.
- **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 2.