



The Mindset Counseling Group is committed to reducing waste and inefficiency and making our billing process as simple and easy as possible. We are requiring that you provide a credit card on file with our office. We run our payments through our HIPAA-compliant, secure practice management software BillerGenie. Your payment information is stored on BillerGenie's secure servers for future transactions. For your protection, only the last 4 digits of your card will show in our system.

- The Credit Card on File will only be used to hold your initial appointment, for co-pays and any unpaid balance which you owe.
- During the time you leave a credit card on file, if it expires or otherwise becomes uncollectible, we will expect you to promptly provide a new means of payment.
- Credits on your account after your insurance claim has been adjusted will be returned to the credit card on file. 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.
- **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.**

I, _____, authorize The Mindset Counseling Group to charge my credit/debit card for balances due for services provided. The authorization relates to all payments and copays not covered by my insurance company for services provided to me. I also authorize payments not covered by insurance for services provided to these family members of mine:

I request that I be contacted prior to any charges in excess of \$100 \$200 \$500 No limit

This information will be destroyed when I stop receiving services from The Mindset Counseling Group AND when my final bill is paid in full.

Patient/Legal Guardian's Signature _____ Date: ____/____/____



Client Name: _____

Card Account Number: _____

Cardholder Name: _____

Expiration Date (MM/YY): ____ / ____ CVV: _____

Cardholder Signature: _____

I understand that my credit card information will only be used to hold my initial appointment, for co-pays and any unpaid balance which I owe and that this information will be destroyed when I stop receiving services from The Mindset Counseling Group AND when my final bill is paid in full.

Cardholder Signature: _____ Date: ____ / ____ / ____



FAQs

When I booked my appointment, the receptionist told me I have to keep a credit card on file with the office. I've never heard of that before.

This is not surprising that this is new to you, as it is not yet the norm in this area. Insurance reimbursements are declining and the expectation is that health care providers find ways to become more efficient. With the Affordable Care Act and the Health Exchanges, we are seeing a massive increase in patient deductibles. These factors are driving many doctors' offices to either squeeze more patients into shorter periods of time or to stop accepting insurance. We have decided to focus on becoming more efficient instead.

How does a credit card on file work? I'm nervous about giving up my sensitive financial information.

Your card information is securely protected by the credit-card processing component of our HIPAA-compliant practice management system. This system stores the card information for future transactions using the same sort of technology that credit card company's use. There is no way to export the card information out of our system. We can only use it to process a payment in our practice management system, which creates a record that cannot be deleted.

How the credit card on file system works to drive down administrative costs

Our staff will now spend less time entering credit card information for each transaction. We also don't have to send out as many statements, which saves trees, money and time. Once your credit card is in our system, check-in and check-out time is much shorter for you as well.

I always pay my bills on time. Why do I have to do this?

The entire billing process is wasteful but the few patients that we have to bill multiple times or even send to a collections agency do cost us a lot of time and expense. This new process dramatically cuts down on the administrative costs associated with billing. **Nothing is changing about how much you pay.** When you come into our office and receive a service, you do so with the understanding that you are ultimately responsible for the cost of your care. We bill your insurance company for you, and we have contracts with most insurance companies that help to get you the best possible coverage for your care.

How does the credit card on file process benefit patients?

First and foremost, it is far more convenient for you – you don't have to call the office or buy a stamp or worry about getting around to paying the bill. It takes the hassle out of the process, especially for patients who have HSA cards to pay for their medical care. If you get your statement and want to use a different card, pay by check, or discuss a payment plan, you may still do so as long as you do so promptly.

What if there is a problem with my bill and I don't notice it until after the payment processes?

We hope that this doesn't happen. Although we love technology in this office, we routinely review the accuracy of claims processed by insurance and will contact you if WE find a problem. But, if you find a problem, call us and we'll investigate it. If we owe you money, we will refund it promptly to the same card.