

## Credit Card on File Policy

Our goal at Spectrum Mental Wellness is to make the billing process as simple as possible. We ask that you provide a credit card on file with our office. You can put a credit card on file through your onPatient portal or provide your card information to our office. Your payment information will be stored by our HIPPA compliant payment processing company, PaySimple. For your protection, only the last 4 digits of your card will show in our system.

### **Credit cards on file will be used to pay account balances after insurance claims adjudication.**

- Once your insurance has processed our claim, they will send an Explanation of Benefits (EOB) to both you and our office, showing what your total patient responsibility amount is. You typically receive the EOB before we do, so if you disagree with the patient responsibility amount owed, it is **your responsibility** to contact your insurance carrier immediately.

### **Notes:**

- During the time you leave a credit card on file, if it expires or otherwise becomes uncollectable, we will expect you to promptly provide a new means of payment.
- Accounts will be billed on the 1<sup>st</sup> and 15<sup>th</sup> of each month or the next business day if it falls when the office is closed.
- Credits on your account, after your insurance claim has been adjusted, will be returned to the credit card on file.
- Should your credit card be mistakenly run, we will issue a refund.
- Ultimately, **you are responsible** for knowing network status, 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.

### **Credit Card on File Authorization**

I agree to place my credit card on file to be charged by Spectrum Mental Wellness. I authorize their staff and/or billing department to utilize my credit card for the purposes stated above.

Name of guarantor as it appears on card (please print): \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_