



## Nutritious Thoughts' Insurance Policy

- Nutritious Thoughts provides insurance billing to in-network insurance plans only.
- Clients are responsible for giving Nutritious Thoughts full and correct insurance information at their first visit and immediately thereafter. Clients may be responsible for all charges if claims are denied because Nutritious Thoughts was not given the correct insurance billing information.
- Policy benefits vary greatly within the insurance network. Clients are fully responsible to become familiar with their plan parameters, current benefits, and coverage rules. **Clients are responsible for obtaining referrals when required by their insurance plan for coverage. Please note: Not all services may be covered by all insurance contracts;** refer to *Nutritional Counseling Insurance Coverage Worksheet* for further details.
- **As a courtesy, Nutritious Thoughts can verify client's benefits with their insurance company. A quote of benefits is not a guarantee of benefits or payment. The claim will process according to client's plan. If claim processes differently from the benefits Nutritious Thoughts was quoted, the insurance company will side with the plan and will not honor the benefit quote we received.**
- Clients are financially responsible for all charges, which may include copays, coinsurance, deductible amounts, and/or *Missed Appointment Fees*, whether or not paid by insurance, including any charges for services rendered which are denied by client's insurance carrier for any reason. Any service that is not eligible for coverage through a client's insurance plan becomes the responsibility of the client.
- If Nutritious Thoughts receives notification that filed charges have been denied by an insurance carrier or if insurance carrier does not remit payment within 30 days, the balance will be due in full from client. We reserve the right to limited insurance submissions and inquires on disputed claims.
- **After insurance has processed client's claim, any remaining portion of charges, including copays, coinsurance, deductible amounts, and/or Missed Appointment Fees, will be charged to the card on file if payment is not received within ten business days of Nutritious Thoughts contacting you via phone, client portal, email and/or mail. If we do not receive a response or payment in full within ten business days, any balance owed will be charged to your credit card on file. If payment is declined, Nutritious Thoughts will request updated credit card information. This in no way compromises your ability to dispute a charge or question your insurance company's determination payment.**
- Clients will not receive a statement for services that are the responsibility of their in-network insurance company. However, if requested, every client can receive a superbill for services provided. Clients may submit a superbill to an out of network insurance carrier.
- I hereby authorize payment of all medical benefits which are payable to me under the terms of my insurance policy to be paid directly to Nutritious Thoughts for services rendered. I further authorize the release of any information needed for processing my insurance claims. I also understand that if I do not provide your office with a referral when required, I will be financially responsible for payment.

