



## Nutritious Thoughts' Client Policies

### Nutritious Thoughts Pricing/Fees:

#### **Nutrition Assessments**

Initial Nutrition Comprehensive Assessment (approximately 85 minutes): \$360

Initial Nutrition Abbreviated Assessment (approximately 55 minutes): \$240

#### **Nutrition Follow-Ups**

Nutrition Full Follow-up (approximately 55 minutes): \$230

Nutrition Half Follow-up (approximately 25 minutes): \$115

#### **Family Coordination of Care\***

Full Family Coordination of Care (approximately 55 minutes): \$140

Half Family Coordination of Care (approximately 25 minutes): \$70

Family Check-In (approximately 10 minutes): \$35

*\*Coordination of Care Sessions are the organization of a client's care across multiple health care providers or family members. This service is a non-billable support service.*

### Client Portal Policy

- All clients must have a client portal in Therapy Appointment.
- Intake Paperwork and other forms and documents can be reviewed and completed in the portal.
- All clients must keep a valid credit card on file.
- All clients can update their credit card information and can choose which card to set as default on their account.
- All clients can review account balances, receive statements, and make payments via client portal.
- Messages about financial and administrative matters may be communicated via the client portal.
- All clients are required to keep their demographic and contact information updated.
- Clients must log-in to their portal for virtual sessions.
- Practice announcements may be posted in the client's portal.
- All clients can view upcoming scheduled appointments via client portal.





### **Child/Adolescent Policy**

- Parent(s)/Guardian(s) should plan to be available either at the start or end of the individual's session time to discuss the client's plan of care.
- Any additional family meetings outside of client sessions will have a *Family Coordination of Care* fee.
- *Family Coordination of Care* fees are non-billable; you agree that the credit card on file will be charged after service is rendered.
- The undersigned understands and agrees that they will be financially responsible for all related charges (including *Missed Appointment Fees*, late cancels and *Family Coordination of Care* fees) on the client's account.
- It is Nutritious Thoughts' policy to charge the card on file for any outstanding balances, if payment is not received within five (5) business days of Nutritious Thoughts contacting you via phone, client portal, email and/or mail.

### **Self-Pay Client Policy**

- Self-Pay clients should be prepared to pay in full by the end of each appointment, as the credit card on file will be charged after service.
- The undersigned understands and agrees that they will be financially responsible for all related charges (including *Missed Appointment Fees*, late cancels and *Family Coordination of Care* fees) on the client's account.
- If requested, Nutritious Thoughts can provide you with a superbill for services provided. You may submit a superbill to an out of network insurance company for reimbursement.
- If you have any questions regarding cost, please be sure to call our office at 828-333-0096 or email: [adminteam@nutritious-thoughts.com](mailto:adminteam@nutritious-thoughts.com).

### **No Surprises Act of 2022**

- In accordance with the No Surprises Act of 2022, you have the right to receive a Good Faith Estimate (GFE) for the estimated cost of treatment if you are uninsured or choose not to use your insurance for your care that you receive at Nutritious Thoughts.
- The written copy of the Good Faith Estimate will be given to you electronically via your client portal.

### **Benefit Quote Policy**

- As a courtesy, Nutritious Thoughts can verify your benefits with your insurance company. A quote of benefits is not a guarantee of benefits or payment. Nutritious Thoughts is not responsible for inaccurate information provided to us by your insurance carrier. The information about your plan that we relay is in good faith. The claim will be processed according to your insurance plan. If the 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. All insurance companies state that verification of coverage is not a guarantee of coverage or payment. Actual benefits are determined by the client's insurance company after a claim is submitted.





## Insurance Coverage Policy

- Nutritious Thoughts is in-network with Aetna, Ambetter of North Carolina, Blue Cross Blue Shield, Blue Home with UNC Health Alliance, Cigna, Humana, Medcost, Medicare\*, United Healthcare\*, and Veterans Affairs Community Care Network (VA-CCN).
- If your insurance company is out of network, we can provide the necessary documentation for you to file a claim.

### **\*Note: Not all providers are in-network with Medicare and Nutritious Thoughts is not in-network with United Healthcare Medicare Advantage Plans.**

- Nutritious Thoughts provides insurance billing to in-network insurance plans only. Medical services that are considered by your insurance company to be out of network, non-covered, or not medically necessary will be your financial responsibility.
- It is your responsibility to be aware of your insurance coverage, policy provisions, exclusions and limitations, as well as authorization requirements. This information is furnished by your insurance carrier. Not all services may be covered by all insurance contracts; refer to *Nutritional Counseling Insurance Coverage Worksheet* for further details.
- *Family Coordination of Care* fees are out of pocket and will not be billed to your insurance company; you agree that the credit card on file will be charged after service is rendered.
- It is your responsibility for obtaining referrals when required by your insurance plan for coverage.
- Nutritious Thoughts may need documentation from your provider confirming the diagnosis/diagnoses (ICD-10 codes) for insurance purposes. If needed, you should contact your provider and ask that they fax the records, with ICD-10 codes, to 828-505-8772.
- It is required that you provide the most correct and updated information regarding your insurance and notify Nutritious Thoughts of any changes to your insurance coverage. You may be responsible for all charges if claims are denied because Nutritious Thoughts was not given the correct insurance billing information.
- A copy of your insurance card must be on file for insurance to be billed. If Nutritious Thoughts does not have your insurance card on file or is unable to verify your eligibility, you will be treated as a *Self-Pay Client*. As a *Self-Pay Client* our fee is expected to be paid in full at time of service. If the insurance card or other necessary information is furnished after the visit, we may file a claim with your insurance and reimburse you, if claim gets paid by your insurance.
- If you have more than one insurance, you will be responsible for disclosing all insurances to Nutritious Thoughts, as well as alerting each insurance of any additional coverages (this is called a Coordination of Benefits (COB)). Should you neglect to disclose this to any of the parties (Nutritious Thoughts or your insurances), claims could process incorrectly. You will be responsible for any unpaid claims that are the result of a lack of Coordination of Benefits.
- You understand and acknowledge that you are personally responsible to pay Nutritious Thoughts in full for services that your health insurer will not cover due to non-payment of your health insurance premiums.
- You will not receive a statement for services that are the responsibility of your in-network insurance company. However, if requested, you can receive a superbill for services provided. You may submit a superbill to an out of network insurance carrier for reimbursement.





## Telehealth (online/virtual) & Phone Session Policy

- Due to licensure laws, Nutritious Thoughts' dietitians can only service virtual sessions within the following states: North Carolina, Arizona, California, Colorado, Connecticut, Indiana, Michigan, New York, Oregon, Pennsylvania, Texas, Virginia, or Wisconsin. During your scheduled telehealth session, please be sure you are physically located in one of the listed states. If you have questions or concerns, please reach out to our admin office at 828.333.0096 or [adminteam@nutritious-thoughts.com](mailto:adminteam@nutritious-thoughts.com)
- Telehealth or phone appointments will be billed at the prices above.
- Telehealth or phone appointments may not be considered eligible for benefits, as insurance companies may not cover this expense. If it is not considered an eligible benefit, payment for service is due by the end of each appointment.
- You understand that your out-of-pocket costs may be different for phone or telehealth sessions versus services provided in-person. It is your obligation to contact your insurer before engaging in a phone or telehealth appointment to determine current benefits and coverage.
- Please see *Nutritious Thoughts' Telehealth Permission Form* and *Nutritious Thoughts' Nutritional Counseling Insurance Coverage Worksheet* for more information.

## Outstanding Balance Policy

- It is the policy of Nutritious Thoughts to collect copays, coinsurance, deductibles, and/or any outstanding balances that are due at time of service.
- You are ultimately financially responsible for any and all related charges (including *Missed Appointment Fees*, late cancels and *Family Coordination of Care* fees); in situations of divorce, separation, court orders, etc., the undersigned will be financially responsible for the account.
- *Family Coordination of Care* fees are non-billable and will be charged to the credit card on file after service is rendered.
- You 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 your insurance carrier for any reason. Any service that is not eligible for coverage through your insurance plan becomes your responsibility.
- You understand and acknowledge that you are personally responsible to pay Nutritious Thoughts in full for services that your health insurer will not cover due to non-payment of your health insurance premiums.
- It is Nutritious Thoughts' policy to charge the card on file for any outstanding balances, if payment is not received within five (5) business days of Nutritious Thoughts contacting you via phone, client portal, email and/or mail.
- After insurance has processed your 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 five (5) business days of Nutritious Thoughts contacting you via phone, client portal, email and/or mail. 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 of payment.
- It is your responsibility to contact Nutritious Thoughts' office at 828-333-0096 as soon as possible if you need to discuss options for a payment arrangement or need assistance with meeting your financial obligations.
- If Nutritious Thoughts receives notification that filed charges have been denied by an insurance carrier or if the insurance carrier does not remit payment within 30 days, the balance will be due in full from you. We reserve the right to limited insurance submissions and inquiries on disputed claims.
- Unless other arrangements are made, full payment for service is due by the end of each appointment. We accept checks and credit cards (Visa, Mastercard and Discover) and most HSA and FSA payments.
- Please note that there will be a \$40 charge for checks that are returned due to non-sufficient funds.





## Resubmission of Insurance Claims Policy

- It is your responsibility to provide Nutritious Thoughts with correct billing information. If incorrect billing information is provided and later the correct information is provided, we will rebill (submit past claims) to in-network insurance plans only. You may be responsible for all charges if claims are denied because Nutritious Thoughts was not given the correct insurance billing information.
- Nutritious Thoughts will bill in-network insurance companies directly for services rendered. If problems arise regarding coverage issues, we will attempt to work with the insurance company to help resolve claims prior to making it your responsibility; however, if it is after the timely filing deadlines of your Payor, then you will be responsible for full payment.
- Medical services that are considered by your insurance company to be out of network, non-covered, or not medically necessary will be your responsibility.
- *Family Coordination of Care* fees are out of pocket and will not be billed to your insurance company; you agree that the credit card on file will be charged after service is rendered.
- If Nutritious Thoughts is out of network with your insurance plan, please see *Self Pay Clients Policy*.

## Claim Denial Policy

- You are financially responsible for all charges including *Missed Appointment Fees*. This includes any charges for services rendered which are denied by your insurance carrier for any reason. Any service that is not eligible for coverage through your insurance plan becomes your responsibility.
- Telehealth or phone appointments may not be considered eligible for benefits, as insurance companies may not cover this expense. If it is not considered an eligible benefit, payment for service is due by the end of each appointment.
- Policy benefits vary greatly within the insurance network. You are fully responsible to become familiar with your plan parameters, current benefits, and coverage rules. You are responsible for obtaining referrals when required by your insurance plan for coverage. Please note: Not all services may be covered by all insurance contracts; refer to *Nutritious Thoughts' Nutritional Counseling Insurance Coverage Worksheet* for further details.
- Common insurance denials include but are not limited to: Insurance not in effect at the time of service, covered by more than one plan in which coordination of benefits has not been arranged, policy maximum (number of sessions or hours allowed) has been reached or medical services rendered are not covered by the insurance policy.
- All unpaid balances remain your responsibility.
- It is Nutritious Thoughts' policy to charge the card on file for any outstanding balances, if payment is not received within five (5) business days of Nutritious Thoughts contacting you via phone, client portal, email and/or mail.





### **Credit/Debit Card Policy**

- Nutritious Thoughts places a high premium on keeping your personal and financial information secure. Credit card information is securely protected by the credit card processing component of our HIPAA-compliant Electronic Medical Record.
- You must have a valid credit card on file. Payment for service is due by the end of each appointment. If not paid in full at time of service, or arrangements have not been made, credit card on file will be charged after service.
- When providing us with credit card information, you are giving Nutritious Thoughts permission to automatically charge card on file for any outstanding balances due, which may include copays, coinsurance, deductible amounts, and/or Missed Appointment Fees.
- *Family Coordination of Care* fees are non-billable; you agree that the credit card on file will be charged after service is rendered.
- If your payment is not made on the date of service, or if arrangements for an alternate payment plan have not been made, charges will be submitted to the credit/debit card on file.
- It is Nutritious Thoughts' policy to charge the card on file for any outstanding balances, if payment is not received within five (5) business days of Nutritious Thoughts contacting you via phone, client portal, email and/or mail.
- If the payment is declined, Nutritious Thoughts will contact you for an alternative payment method. It is your responsibility to keep a valid credit/debit card on file.

### **Non-Billable/Non-Covered Services**

- Services may be deemed not medically necessary by your insurance carrier or not a covered benefit by your specific policy (non-covered), therefore, not paid by your insurance. You are responsible for payment at the time of service for all services not covered by insurance.
- You are responsible for non-billable support services, as these charges are out of pocket and will not be billed to your insurance company, and payment is due at time of service.

### **Missed Appointment, No Show, Cancel & Late Policy**

- To cancel or reschedule an appointment you must provide 24-hour advance notice, or you will be billed a Missed Appointment Fee of \$55 for the appointment. Nutritious Thoughts' policy states that all *Missed Appointment Fees* must be paid prior to next appointment. Insurance companies will not cover this expense. If repeated cancellations or no shows happen that interfere with the client's individual care plan, Nutritious Thoughts may, at its discretion, choose to discontinue care.
- Nutritious Thoughts' dietitians make every effort to maintain appointment time commitments and we request that you extend the same courtesy to us. We understand that there are occasions when you may be running a few minutes behind due to unforeseen circumstances. If that happens, and you are able, please call our office at 828-333-0096 to let us know.
- If you arrive more than 15 minutes late for an appointment, you may be required to reschedule. If the appointment is rescheduled, due to you being late, you will be charged our standard *Missed Appointment Fee* of \$55.
- It is Nutritious Thoughts' policy to charge the card on file for any outstanding balances, which includes *Missed Appointment Fees*, if payment is not received within five (5) business days of Nutritious Thoughts contacting you via phone, client portal, email and/or mail.





### **Refund Policy**

- A refund check is issued when an overpayment has been identified. If you feel a refund is due, please contact Nutritious Thoughts' office at 828-333-0096 or email: [adminteam@nutritious-thoughts.com](mailto:adminteam@nutritious-thoughts.com)
- Before Nutritious Thoughts refunds a credit balance or overpayment on a client's account, we will apply that amount to any outstanding balances, including *Missed Appointment Fees*. We will issue the refund for any remaining credit balance.

### **Failure to Pay Policy**

- Past Due accounts may hinder your ability to have appointments scheduled.
- Clients who ignore overdue/collection notices and fail to pay their balances may, at Nutritious Thoughts' discretion, have to discontinue care.

### **Appointment Reminders & Use of Contact Info Policy**

- By supplying your telephone number, email address and other personal contact information you are authorizing Nutritious Thoughts to use and disclose your Protected Health Information (PHI) to contact you.
- Messages may include the name of your provider, the time and place of your scheduled appointment(s), and other limited information, for the purposes of notifying you of a pending appointment, a missed appointment, or balance due.
- We may notify you about your appointment utilizing an automated phone system, text message, a personal call, email, or by mail.
- These notifications may involve leaving a detailed message on an answering machine or other automated or electronic equipment for such purposes, which could (potentially) be received or intercepted by others. You consent to the receiving of multiple messages per day from Nutritious Thoughts, when necessary.
- You also authorize Nutritious Thoughts to leave the message with another individual, if you are unavailable, at the number provided by you.

### **Electronic Communication Policy**

- You agree and understand that if you need to communicate with your dietitian, the best format is to schedule an appointment.
- Nutritious Thoughts and its surrogates may contact you or individuals associated with the account by using the telephone number(s) listed on the account for billing or collection purposes. You may also be contacted via text message or email using the email address(es) associated with the account. Telephone communications may include pre-recorded and artificial voice messages and/or use of an automatic dialing device as applicable.





## **Guidelines for Use of Electronic Communication**

- Email, phone calls and/or texting are not appropriate for urgent matters or an emergency situation; instead, please call 911 or go to your nearest emergency room.
- Emails should be concise. You should schedule an appointment if the issue is too complex or sensitive to discuss via these mediums.
- Nutritious Thoughts' staff members typically check messages within 72 business hours, however, there may be exceptions.
- Nutritious Thoughts' staff members will not forward client identifiable emails to others outside this practice without your prior written or verbal consent, except as authorized or required by law, and we will never distribute a client's email address to a third party.
- Nutritious Thoughts is not liable for breach of confidentiality caused by you or any third party.
- You are responsible for informing your provider of changes in your contact information including email and phone numbers.
- Please do not give your dietitian's email address to a third party.
- Email is reserved for business matters only. Clients may be dismissed for inappropriate electronic communication.

## **Training Policy**

- Nutritious Thoughts provides clinical training to medical staff and dietitians.
- Trainees may be present during appointments, groups, and services.

## **Pet Policy**

- No pets are allowed in Nutritious Thoughts' offices except service animals.
- Service animals are dogs that are individually trained to do work or perform tasks for people with disabilities.
- The service animal must be harnessed, leashed, or tethered, unless these devices interfere with the service animal's work or the individual's disability prevents using these devices. In that case, the individual must maintain control of the animal through voice, signal, or other effective controls.
- The individual must keep the service animal in control and the animal must be housebroken.

## **Client's Rights on Changing Dietitians Policy**

- Nutritious Thoughts' dietitians are here to provide support, education, tools and empower their clients to create positive relationships with food, body, and movement by focusing on gentle, maintainable behavior change. The philosophy at Nutritious Thoughts is standard amongst all Nutritious Thoughts' dietitians. Nutritious Thoughts' dietitians have equal access to tools that assist them in providing quality nutrition counseling. Nutritious Thoughts' dietitians agree that if the client feels they do not align with the dietitian's philosophy, then most likely, Nutritious Thoughts is not going to be the best fit for that individual. We encourage clients to speak to their dietitian if they have questions, thoughts, or concerns, especially if they feel they are not aligning. If a client has spoken with their dietitian and still would like to request a dietitian change, they should provide Nutritious Thoughts with a written statement, and we will try to honor the request. Please note that we can only honor the request if another dietitian's schedule has new client openings and aligns with requesting client's schedule; otherwise, we will assist in referring to another qualified dietitian/nutrition practice.
- If a client feels they are not receiving quality care from a Nutritious Thoughts' dietitian and believes they need to change dietitians to ensure quality care, reach out to Nutritious Thoughts' Practice Manager to set up a meeting with the Group Practice Owner to discuss best next steps.





## Scheduling for Immediate Family Member Policy

- If you are an established client at Nutritious Thoughts and have an immediate family member (spouse, parent, sibling and/or child) that would like to schedule an individual nutrition session, it is Nutritious Thoughts' policy to schedule a client with another dietitian within our team.
- If you are a new client wanting individual nutrition counseling and get scheduled with a dietitian that is already working with your immediate family member(s), Nutritious Thoughts will schedule you with another dietitian at Nutritious Thoughts or will provide an outside referral list.

## In Person Health and Safety Policy

- Your health and our community's well-being are paramount. Please follow these policies when attending in person sessions:
- **Illness Protocol:** If you show any signs of illness or have recently been exposed to a contagious disease, contact your dietitian or our admin office before your appointment. This allows us to help with session alternatives and prevent the spread of illness in our office.
  - **Symptoms:** Notify us if you have a fever, unexplained rash with fever, acute respiratory symptoms (new/worsening cough, shortness of breath, sore throat, congestion), or stomach illness.
  - **Exposure:** Contact us if you've been exposed to a diagnosed contagious illness (e.g., measles, flu, COVID-19), even if asymptomatic.
- **Session Alternatives:** If you report symptoms or exposure, we offer continuity of care through:
  - **Telehealth:** Convert your in person appointment to a telehealth session.
  - **Rescheduling:** We will reschedule your in person appointment once you are symptom-free or have completed the isolation/quarantine period.
- **Office Protocols:** Our in person health and safety protocols may change based on evolving public health guidance (CDC, local authorities). We may temporarily adjust procedures like mask requirements or physical distancing to maintain a safe environment.
- Thank you for your cooperation in protecting clients, staff, and their families.

