



Nutritious Thoughts' Client Policies

Please review all Client Policies carefully. Financial responsibilities, billing procedures, and card-on-file authorization are governed by the separate Nutritious Thoughts Financial Policy and Card-on-File Authorization document available in your client portal. By signing the Client Policies acknowledgment, you confirm that you have reviewed and agree to the applicable policies. By signing the Financial Policy and Card-on-File Authorization, you authorize Nutritious Thoughts to charge the payment method on file as described in that agreement.

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 and is not submitted to insurance.*

Client Portal Policy

- All clients must have a client portal through Therapy Appointment.
- Intake Paperwork and other forms and documents can be reviewed and completed in the portal.
- Clients must maintain a valid payment method on file as required by the Nutritious Thoughts Financial Policy and Card-on-File Authorization.
- I may update my payment information and select a default payment method through the client portal.
- I may review account balances, receive statements, and make payments via client portal.
- Messages about financial and administrative matters may be communicated via the client portal.
- I am required to keep my demographic and contact information updated.
- Clients must log in to their client portal for virtual sessions.
- Practice announcements may be posted in the client portal.
- All clients can view upcoming scheduled appointments via client portal.





Child/Adolescent Policy

- Parent(s) or 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 support services and are not submitted to insurance. The undersigned understands and agrees that they will be financially responsible for applicable charges, including Missed Appointment Fees, Family Coordination of Care fees, and outstanding balances associated with services provided to the minor receiving care.
- Charges associated with Family Coordination of Care services and Missed Appointment Fees are governed by the Nutritious Thoughts Financial Policy and Card-on-File Authorization.

Self-Pay Client Policy

- Financial responsibility and payment authorization are governed by the Nutritious Thoughts Financial Policy and Card-on-File Authorization.
- I understand and agree that I am financially responsible for all applicable charges, including Missed Appointment Fees and Family Coordination of Care fees associated with my account or the account of the individual for whom I am financially responsible.
- If requested, Nutritious Thoughts can provide you with a superbill for services provided. You may submit a superbill to an out of network insurance plan 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.

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

- Insurance benefit verification is provided as a courtesy and is an estimate only. It is not a guarantee of payment, coverage, eligibility, medical necessity, or claim approval. Nutritious Thoughts relies in good faith on information provided by your insurance plan but cannot guarantee the accuracy or completeness of that information.
- You are responsible for understanding your insurance benefits and coverage, including any applicable copayments, coinsurance, deductibles, exclusions, limitations, authorization requirements, and network participation requirements. Final payment responsibility is determined solely by your insurance plan after claims have been processed. If your claim is processed differently than the benefit information provided at the time of verification, your insurance plan's determination will govern, and you will be financially responsible for any portion of the charges assigned to you under your insurance plan.





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 plan 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 plan 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 plan. 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 non-billable support services and are not submitted to insurance. These fees will be charged to the payment method on file in accordance with the Nutritious Thoughts Financial Policy and Card-on-File Authorization.
- It is your responsibility to obtain 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*. 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 the 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.
- I understand and acknowledge that I am personally responsible to pay Nutritious Thoughts in full for services that my health insurer will not cover due to non-payment of my health insurance premiums.
- If your insurance plan later reverses payment, recoups payment, reprocesses a claim, or determines that benefits were paid in error, you remain responsible for any resulting balance that is your financial responsibility under your health plan. Charges for these balances will be processed in accordance with the Nutritious Thoughts Financial Policy and Card-on-File Authorization.
- You will not receive a statement for services that are the responsibility of your in-network insurance plan. However, if requested, you can receive a superbill for services provided. You may submit a superbill to an out of network insurance plan for reimbursement.





Telehealth (online/virtual) & Phone Session Policy

- Telehealth or phone appointments will be billed at the prices above.
- Coverage for telehealth and phone sessions varies by insurance plan. Some insurance companies may not cover these services, and I am responsible for verifying benefits and coverage. My financial responsibility for telehealth services is governed by the Nutritious Thoughts Financial Policy and Card-on-File Authorization.
- I understand that my 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.
- All financial policies, including cancellation, missed appointment, and card-on-file authorization, apply equally to telehealth and in-person appointments.
- Please see *Nutritious Thoughts' Telehealth Permission Form* and *Nutritious Thoughts' Nutritional Counseling Insurance Coverage Worksheet* for more information.

Outstanding Balance Policy

- Financial responsibility, payment authorization, and the collection of any outstanding balances are governed by the Nutritious Thoughts Financial Policy and Card-on-File Authorization.
- It is the policy of Nutritious Thoughts to collect copays, coinsurance, deductibles, and/or any outstanding balances that are due in accordance with the Nutritious Thoughts Financial Policy and Card-on-File Authorization.
- You are ultimately financially responsible for all charges related to your account, including Missed Appointment Fees and Family Coordination of Care fees. In situations involving divorce, separation, custody arrangements, or court orders, the undersigned remains financially responsible for the account unless otherwise agreed to in writing by Nutritious Thoughts.
- *Family Coordination of Care* fees are non-billable support services and are not submitted to insurance. These fees will be charged to the payment method on file in accordance with the Nutritious Thoughts Financial Policy and Card-on-File Authorization.
- I understand and acknowledge that I am personally responsible for payment in full for any services my health insurance does not cover or pay, including claims that are denied, reduced, delayed, pending, reversed, recouped, or remain unpaid due to non-payment or late payment of your health insurance premiums or any other coverage determination. Nutritious Thoughts may collect payment for these services in accordance with the Nutritious Thoughts Financial Policy and Card-on-File Authorization.
- After insurance has processed or reprocessed your claim, or if your insurance later adjusts, reverses, or recoups payment, any resulting client responsibility may be charged to the payment method on file in accordance with the Nutritious Thoughts Financial Policy and Card-on-File Authorization.
- You have the right to contact your insurance plan with questions or concerns regarding claim processing, coverage determinations, or benefit decisions. Contacting your insurance plan or disputing a claim determination does not eliminate your responsibility for balances determined to be owed under this policy.
- It is your responsibility to contact Nutritious Thoughts' office at 828-333-0096 or email: adminteam@nutritious-thoughts.com as soon as possible if you need to discuss options for a payment arrangement or need assistance with meeting your financial obligations.
- If your insurance plan denies a claim, determines that services are not covered, reduces payment, reverses payment, recoups payment, or assigns financial responsibility to you after claim processing, you will be responsible for the resulting balance in accordance with the Nutritious Thoughts Financial Policy and Card-on-File Authorization. Nutritious Thoughts will make reasonable efforts to submit claims and, when appropriate, assist with insurance claim inquiries; however, you remain ultimately responsible for all charges that your insurance plan determines are your responsibility.
- Please note that there will be an automatic \$40 charge added to the account balance for any paper 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 plan 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 plan to be out of network, non-covered, or not medically necessary will be your responsibility.
- *Family Coordination of Care* fees are non-billable support services and are not submitted to insurance. These fees will be charged to the payment method on file in accordance with the Nutritious Thoughts Financial Policy and Card-on-File Authorization.
- 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 charges for services that are denied, reduced, delayed, or otherwise not covered by your insurance plan for any reason. Any service that is not eligible for coverage under your insurance plan is your financial responsibility.
- Telehealth and phone appointments may not be eligible for insurance benefits, as some insurance plans do not cover these services. If telehealth or phone sessions are not covered by your insurance plan, you remain financially responsible for the services in accordance with the Nutritious Thoughts Financial Policy and Card-on-File Authorization.
- Insurance benefits vary by plan. You are responsible for understanding your plan's benefits, coverage limitations, authorization requirements, referral requirements, and other coverage rules. You are also responsible for obtaining any referrals or authorizations required by your insurance plan. Please note that not all services are covered under every insurance plan. Refer to Nutritious Thoughts' Nutritional Counseling Insurance Coverage Worksheet for additional information.
- **Common reasons for insurance claim denials include, but are not limited to:** inactive insurance coverage on the date of service, failure to coordinate benefits when multiple insurance plans exist, policy maximums or benefit limits having been reached, failure to obtain required referrals or authorizations, and services that are excluded or otherwise not covered under your insurance plan.
- All unpaid balances remain your financial responsibility and will be managed and collected in accordance with the Nutritious Thoughts Financial Policy and Card-on-File Authorization, including any applicable notification procedures prior to charging the payment method on file.





Credit/Debit Card Policy

- Financial responsibility, payment authorization, and the collection of outstanding balances are governed by the Nutritious Thoughts Financial Policy and Card-on-File Authorization.
- Nutritious Thoughts places a high priority on protecting your personal and financial information. Payment information is securely maintained within our electronic medical record and payment processing systems in accordance with applicable privacy and security standards.
- I am required to maintain a valid payment method on file as a condition of receiving services.
- By providing and maintaining a valid payment method on file, you authorize Nutritious Thoughts to charge that payment method for any amounts you are financially responsible for in accordance with the Nutritious Thoughts Financial Policy and Card-on-File Authorization.
- Charges may include, but are not limited to:
 - Estimated financial responsibility collected at the time of service
 - Copayments, coinsurance, and deductibles
 - Amounts determined to be your responsibility after insurance claim processing
 - Insurance adjustments, reversals, or recoupments
 - Self-pay services
 - Non-covered or non-billable services
 - Family Coordination of Care services
 - Missed Appointment Fees, including late cancellations and no-shows
 - Outstanding account balances
 - Any other amounts for which you are financially responsible under your agreements with Nutritious Thoughts
- If your payment method is declined, expires, or otherwise becomes invalid, you agree to promptly provide updated payment information or another acceptable form of payment.
- Failure to maintain a valid payment method on file or make satisfactory payment arrangements may result in delayed scheduling of future appointments, referral of your account for collection, or other collection efforts as permitted by applicable law.

Non-Billable/Non-Covered Services

- Some services may be determined by your insurance plan to be non-covered, not medically necessary, excluded from benefits, or otherwise ineligible for reimbursement.
- You are financially responsible for all non-covered services and any services that your insurance plan does not pay, regardless of the reason for non-payment.
- Family Coordination of Care services are non-billable support services and are not submitted to insurance. These fees will be charged to the payment method on file in accordance with the Nutritious Thoughts Financial Policy and Card-on-File Authorization.
- Payment for non-covered and non-billable services will be collected in accordance with the Nutritious Thoughts Financial Policy and Card-on-File Authorization.





Missed Appointment, Cancellation, No-Show & Late Arrival Policy

- Your appointment time is reserved specifically for you. For purposes of this policy, Missed Appointment Fees apply to appointments canceled with less than 24 hours' notice, missed appointments (no-shows), and appointments that must be rescheduled due to late arrival.
- If you need to cancel or reschedule an appointment, at least 24 hours' advance notice is required. Appointments subject to a Missed Appointment Fee will result in a \$55 charge. Missed Appointment Fees are not covered by insurance and are my financial responsibility.
- Outstanding balances, including Missed Appointment Fees, must be addressed prior to future appointments unless alternative payment arrangements have been approved by Nutritious Thoughts. Missed Appointment Fees will be processed in accordance with the Nutritious Thoughts Financial Policy and Card-on-File Authorization.
- Nutritious Thoughts' dietitians make every effort to maintain scheduled appointment times, and we ask that you extend the same courtesy. We understand that unexpected circumstances may occasionally cause delays. If you are running late, please call our office at 828-333-0096 and select option 1, as soon as possible to notify us.
- If you arrive more than 15 minutes late for your appointment, your appointment may need to be rescheduled to avoid impacting care for other clients. If your appointment is rescheduled due to your late arrival, the \$55 Missed Appointment Fee will apply.
- Repeated late cancellations or missed appointments that interfere with your ability to participate in your care plan may result in a review of your continued care with Nutritious Thoughts and, when appropriate, discontinuation of services.
- **Please note that, per IRS guidelines, HSA/FSA cards cannot be used to pay missed appointment fees. If your primary payment method on file is an HSA/FSA card, please log in to the client portal and update it with a standard debit or credit card.**

Refund Policy

- If an overpayment or credit balance is identified on your account, a refund may be issued to the original payment method when available. If you believe a refund may be due, please contact Nutritious Thoughts' office at 828-333-0096 or email: adminteam@nutritious-thoughts.com.
- Before issuing a refund, Nutritious Thoughts will review the account and apply any available credit balance toward outstanding balances, including but not limited to Missed Appointment Fees and other amounts for which you are financially responsible. Any remaining credit balance will be refunded in accordance with the Nutritious Thoughts Financial Policy and Card-on-File Authorization.
- If future insurance claim processing, reprocessing, adjustments, reversals, or recoupments result in a balance due on the account, you remain financially responsible for the resulting balance in accordance with the Nutritious Thoughts Financial Policy and Card-on-File Authorization.

Failure to Pay Policy

- Past due balances may affect your ability to schedule or continue appointments until payment arrangements have been made or the outstanding balance has been resolved.
- If you fail to make payment, respond to billing communications, or establish satisfactory payment arrangements for outstanding balances, Nutritious Thoughts may take additional collection steps as permitted by applicable law and may determine that continuation of services is not appropriate. Any outstanding balances remain your financial responsibility and will be managed in accordance with the Nutritious Thoughts Financial Policy and Card-on-File Authorization.





Payment Dispute Policy

- If you believe your account contains an error or have questions regarding a charge, please contact Nutritious Thoughts promptly so we may review the matter and attempt to resolve any concerns. For information regarding financial responsibility, payment authorization, and billing procedures, please refer to the Nutritious Thoughts Financial Policy and Card-on-File Authorization.

Appointment Reminders & Use of Contact Info Policy

- By providing your telephone number, email address, and other contact information, you authorize Nutritious Thoughts to use this information to communicate with you regarding appointments, billing matters, administrative communications, and care-related communications as permitted by applicable law.
- Communications may include appointment reminders, scheduling information, missed appointment notifications, billing notices, balance reminders, and other necessary communications related to your care. Messages may include limited information, such as the name of your provider, appointment date and time, location, and the purpose of the communication.
- Nutritious Thoughts may contact you using automated phone systems, text messages, telephone calls, email, your client portal, and/or mail.
- You understand that communications may be sent to the contact information you provide and may be received or viewed by others who have access to your phone, voicemail, email account, client portal, or mail. You authorize Nutritious Thoughts to leave messages containing limited information regarding appointments, billing matters, or other administrative communications when necessary. You also authorize Nutritious Thoughts to leave messages with another individual who answers the contact information you have provided.
- You may update your preferred contact information through your client portal.

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 authorized representatives may contact you using the contact information provided on your account for billing, administrative, or collection purposes.

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 any recommended isolation or public health guidance 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.

