



Nutritious Thoughts' Client Policies

Please review all Client Policies carefully. These policies describe the services, fees, procedures, and expectations of Nutritious Thoughts.

Financial responsibility, billing procedures, and payment processing are governed by the separate Nutritious Thoughts Financial Policy and Card-on-File Authorization.

By signing this agreement, you acknowledge that you have reviewed and agree to the applicable Client Policies. By signing the Financial Policy and Card-on-File Authorization, you authorize Nutritious Thoughts to process payments using the payment method on file for amounts for which you are financially responsible under the Financial Policy and these 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

**Family Coordination of Care sessions involve the organization and coordination of a client's care across multiple health care providers or family members. These services are non-billable support services and are not submitted to insurance. These fees are the financial responsibility of the client or financially responsible party and are processed in accordance with the Nutritious Thoughts Financial Policy and Card-on-File Authorization.*

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.
- Clients may update payment information and select a default payment method through the client portal.
- Clients may review account balances, receive statements, and make payments through the client portal.
- Messages about financial and administrative matters may be communicated via the client portal.
- Clients must keep their 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.



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Phone: (828) 333-0096 Fax: (828) 505-8772

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Child/Adolescent Policy

- Parents or guardians should plan to be available at either the beginning or end of the individual's session to discuss the client's plan of care.
- Additional family meetings outside of the client's scheduled session are subject to the applicable Family Coordination of Care fee.
- Family Coordination of Care services are non-billable support services and are not submitted to insurance.
- The parent, guardian, or other financially responsible party is responsible for applicable charges associated with services provided to the minor, including Family Coordination of Care fees, Missed Appointment Fees, and outstanding balances.
- Financial responsibility and payment processing for these charges are governed by the Nutritious Thoughts Financial Policy and Card-on-File Authorization.

Self-Pay Client Policy

- Self-pay clients are financially responsible for all applicable charges for services provided by Nutritious Thoughts.
- If requested, Nutritious Thoughts can provide a superbill for services provided, which you may submit to an out-of-network insurance plan for possible reimbursement.
- Financial responsibility and payment authorization for self-pay services are governed by the Nutritious Thoughts Financial Policy and Card-on-File Authorization.
- If you have questions regarding costs or financial responsibility, please contact our office at 828-333-0096 or 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.
- Insurance benefit verification 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 applicable copayments, coinsurance, deductibles, exclusions, limitations, authorization requirements, and network participation requirements.
- Your insurance plan makes the final determination regarding coverage and payment 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.
- You are financially responsible for any portion of the charges that your insurance plan determines is your responsibility.
- Any resulting financial responsibility is subject to the Nutritious Thoughts Financial Policy and Card-on-File Authorization.





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.**

- Services that your insurance plan determines to be out of network, non-covered, not medically necessary, or otherwise ineligible for coverage are your financial responsibility.
- You are responsible for understanding your insurance coverage, policy provisions, exclusions, limitations, authorization requirements, referral requirements, and network requirements.
- Not all services are covered under every insurance plan, and you should refer to the Nutritional Counseling Insurance Coverage Worksheet for additional information.
- Family Coordination of Care services are non-billable support services and are not submitted to insurance, and the applicable fees are your financial responsibility.
- You are responsible for obtaining referrals when required by your insurance plan.
- 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.
- You are responsible for providing accurate and current insurance information and for notifying Nutritious Thoughts of any changes to your insurance coverage.
- You may be responsible for charges if claims are denied because Nutritious Thoughts was not provided with accurate or complete 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 may be treated as a Self-Pay Client.
- If your insurance card or other necessary information is provided after a visit, Nutritious Thoughts may file a claim with your insurance when permitted, and any applicable reimbursement will be handled according to your account balance and payment records.
- If you have more than one insurance plan, you are responsible for disclosing all insurance coverage to Nutritious Thoughts and notifying each insurance plan of additional coverage when required for Coordination of Benefits (COB).
- If you fail to provide required COB information, claims may process incorrectly and you may be responsible for resulting unpaid amounts.
- You are personally responsible for amounts your health insurer does not cover or pay due to non-payment or late payment of insurance premiums or any other coverage determination.
- If your insurance plan later reverses payment, recoups payment, reprocesses a claim, or determines that benefits were paid in error, you remain financially responsible for any resulting balance assigned to you by your insurance plan.
- Insurance-related balances are 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 and phone appointments are billed at the prices listed in the Nutritious Thoughts Pricing/Fees section.
- Insurance coverage for telehealth and phone sessions varies by insurance plan, and some insurance plans may not cover these services.
- You are responsible for verifying your insurance benefits and coverage before engaging in a telehealth or phone appointment.
- Your out-of-pocket costs may differ for telehealth or phone sessions compared with in-person services.
- Financial responsibility for telehealth and phone services is governed by the Nutritious Thoughts Financial Policy and Card-on-File Authorization.
- Financial policies, including cancellation, Missed Appointment, and payment authorization policies, apply equally to telehealth, phone, and in-person appointments.
- Please see the *Nutritious Thoughts Telehealth Permission Form* and *Nutritional Counseling Insurance Coverage Worksheet* for additional information.

Outstanding Balance Policy

- Financial responsibility and the collection of outstanding balances are governed by the Nutritious Thoughts Financial Policy and Card-on-File Authorization.
- Clients are financially responsible for charges related to their account, including copayments, coinsurance, deductibles, Missed Appointment Fees, Family Coordination of Care fees, non-covered services, and other amounts assigned to the client under the applicable insurance plan or Nutritious Thoughts Client Policies.
- In situations involving divorce, separation, custody arrangements, or court orders, the financially responsible party (the undersigned) remains responsible for the account unless Nutritious Thoughts agrees otherwise in writing.
- Insurance claims may be denied, reduced, delayed, reprocessed, adjusted, reversed, or recouped after services are provided. Any resulting amount assigned to the client remains the client's financial responsibility and may be processed in accordance with the Nutritious Thoughts Financial Policy and Card-on-File Authorization.
- Clients may contact their insurance plan regarding coverage or claim determinations and may contact Nutritious Thoughts regarding questions about their account or payment arrangements. Contacting an insurance plan or disputing an insurance determination does not, by itself, eliminate the client's responsibility for amounts determined to be owed.
- Clients who need assistance with payment arrangements should contact Nutritious Thoughts at 828-333-0096 or adminteam@nutritious-thoughts.com as soon as possible.
- A \$40 fee will be added to the account for any paper check returned due to insufficient funds.





Resubmission of Insurance Claims Policy

- You are responsible for providing Nutritious Thoughts with accurate and complete billing and insurance information.
- If incorrect billing information is provided and the correct information is later received, Nutritious Thoughts may resubmit past claims to in-network insurance plans when permitted by applicable timely filing requirements.
- You may be responsible for charges if claims are denied because Nutritious Thoughts was not provided with accurate or complete billing information within the applicable timely filing period.
- Nutritious Thoughts will bill in-network insurance companies directly for eligible services rendered.
- If problems arise regarding coverage or claim processing, Nutritious Thoughts may attempt to work with the insurance plan to help resolve the issue when appropriate.
- If a claim cannot be submitted or corrected within the applicable insurance plan's timely filing deadline, you may be responsible for the resulting charges.
- Services that your insurance plan determines to be out of network, non-covered, or not medically necessary are your financial responsibility.
- Family Coordination of Care services are non-billable support services and are not submitted to insurance.
- Family Coordination of Care fees are your financial responsibility and are processed in accordance with the Financial Policy and Card-on-File Authorization.
- If Nutritious Thoughts is out of network with your insurance plan, please refer to the Self-Pay Client Policy.

Claim Denial Policy

- You are financially responsible for charges that your insurance plan denies, reduces, delays, or determines are not covered or eligible for payment.
- Telehealth and phone appointments may have different coverage requirements or limitations depending on your insurance plan. If your insurance plan does not cover these services, you remain financially responsible for the applicable charges.
- You are responsible for understanding your insurance plan's benefits, coverage limitations, authorization requirements, referral requirements, and other coverage rules.
- **Common reasons for insurance claim denials include, but are not limited to:** inactive insurance coverage on the date of service, failure to coordinate benefits, policy maximums or exhausted benefit limits, missing referrals or authorizations, and services that are excluded or otherwise not covered under the plan.
- Any resulting unpaid balance remains the client's financial responsibility and will be managed in accordance with the Nutritious Thoughts Financial Policy and Card-on-File Authorization.

Credit/Debit Card Policy

- You are required to maintain a valid payment method on file as a condition of receiving services from Nutritious Thoughts.
- Payment information is securely maintained within the electronic medical record and payment processing systems in accordance with applicable privacy and security requirements.
- By maintaining a payment method on file and signing the Nutritious Thoughts Financial Policy and Card-on-File Authorization, you authorize Nutritious Thoughts to process payments for amounts for which you are financially responsible under the applicable Client Policies and Financial Policy.
- If your payment method is declined, expires, or becomes invalid, you are responsible for promptly providing updated payment information or another acceptable form of payment.
- Failure to maintain a valid payment method or make satisfactory payment arrangements may result in limitations on scheduling or continuation of appointments, referral of the 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 services that your insurance plan does not cover or pay, regardless of the reason for non-payment.
- Family Coordination of Care services are non-billable support services and are not submitted to insurance.
- Family Coordination of Care fees are your financial responsibility and are processed 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, and at least 24 hours' advance notice is required to cancel or reschedule an appointment.
- A Missed Appointment Fee applies to appointments canceled with less than 24 hours' notice, missed appointments (no-shows), and appointments that must be rescheduled due to late arrival.
- The Missed Appointment Fee is \$55 and is not covered by insurance.
- Missed Appointment Fees are your financial responsibility and are processed in accordance with the Nutritious Thoughts Financial Policy and Card-on-File Authorization.
- Outstanding balances, including Missed Appointment Fees, must be addressed before future appointments unless alternative payment arrangements have been approved by Nutritious Thoughts.
- If you are running late, please call 828-333-0096 and select option 1 as soon as possible to notify our office.
- If you arrive more than 15 minutes late, your appointment may need to be rescheduled to avoid impacting care for other clients.
- If your appointment is rescheduled because of 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 continued services and, when appropriate, discontinuation of services in accordance with the Practice Discontinuation of Services Policy.
- **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.
- Before issuing a refund, Nutritious Thoughts will review your account and may apply an available credit balance toward outstanding amounts for which you are financially responsible.
- Outstanding amounts may include Missed Appointment Fees and other applicable charges.
- 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, you remain financially responsible for the resulting balance.
- If you believe a refund may be due, please contact Nutritious Thoughts at 828-333-0096 or adminteam@nutritious-thoughts.com.





Failure to Pay Policy

- Past-due balances remain the financial responsibility of the client or financially responsible party and must be addressed in accordance with the Nutritious Thoughts Financial Policy and Card-on-File Authorization.
- Failure to make payment, respond to billing communications, or establish and maintain satisfactory payment arrangements may result in limitations on scheduling or continuation of appointments.
- Continued nonpayment may result in discontinuation of outpatient nutrition services in accordance with the Practice Discontinuation of Services Policy.
- Nutritious Thoughts may pursue collection of outstanding balances as permitted by applicable law.
- Discontinuation of services does not eliminate or waive any outstanding balance, which remains the financial responsibility of the client or financially responsible party.

Payment Dispute Policy

- If you believe your account contains an error or have questions regarding a charge, please contact Nutritious Thoughts promptly so that we may review the matter and attempt to resolve your concern.
- Questions regarding financial responsibility, payment authorization, and billing procedures are governed by the Nutritious Thoughts Financial Policy and Card-on-File Authorization.
- Nothing in this policy limits any rights you may have under applicable law or applicable card-network rules.

Practice Discontinuation of Services Policy

- Nutritious Thoughts is committed to providing compassionate, individualized nutrition care in a respectful and supportive environment. We value collaborative relationships with our clients and strive to support them throughout their journey. In some circumstances, Nutritious Thoughts may determine that outpatient nutrition services can no longer be provided appropriately or effectively.
- Reasons may include, but are not limited to:
 - Repeated missed appointments or late cancellations that interfere with treatment or the ability to provide effective care.
 - Failure to comply with our client policies or establish satisfactory payment arrangements as outlined in the Nutritious Thoughts Financial Policy and Card-on-File Authorization.
 - Disruptive, threatening, abusive, discriminatory, or inappropriate behavior toward providers, staff, or other clients.
 - Circumstances in which a client's clinical needs require a higher level of care or services beyond those that can be safely or effectively provided in an outpatient nutrition practice.
 - Other circumstances in which Nutritious Thoughts determines it is no longer appropriate or able to provide services in accordance with applicable laws, professional standards, or ethical obligations.
- Recommendations for a higher level of care are made to support client safety and clinical needs and do not necessarily mean the therapeutic relationship has ended. When clinically appropriate, clients are welcome to return to Nutritious Thoughts for outpatient nutrition services following discharge from a higher level of care.
- When appropriate and consistent with applicable laws and professional standards, Nutritious Thoughts will provide reasonable notice before discontinuing services and, when clinically appropriate, will make reasonable efforts to provide referrals or other resources to support continuity of care. Nutritious Thoughts reserves the right to discontinue services immediately when necessary to protect the safety of clients, staff, or others, or as otherwise permitted by applicable law.





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.

