



Nutritious Thoughts Financial Policy & Card-on-File Authorization

This Financial Policy and Card-on-File Authorization explains client financial responsibility, billing procedures, and authorization for payment processing for services provided by Nutritious Thoughts. By signing this agreement, you acknowledge that you have read, understand, and agree to the financial responsibilities and payment authorization terms outlined below.

Insurance Benefits & Financial Responsibility

- As a courtesy, Nutritious Thoughts may verify your insurance benefits and submit claims to your insurance carrier on your behalf. Insurance benefit verification is an estimate only and is not a guarantee of payment, coverage, eligibility, medical necessity, or claim approval. Your insurance plan determines coverage and your final financial responsibility after claims are processed.
- You are financially responsible for amounts your insurance plan assigns to you, including deductibles, copayments, coinsurance, denied or non-covered services, and other patient responsibility.
- Nutritious Thoughts may collect estimated client responsibility at the time of service. If insurance later processes, reprocesses, adjusts, reverses, or recoups a claim and additional client responsibility results, that amount remains your financial responsibility and may be charged to the payment method on file in accordance with this agreement.
- If you choose to self-pay or your insurance does not cover a service, you are responsible for the applicable charges.

Card-on-File Authorization

Nutritious Thoughts securely maintains a payment method on file to facilitate payment for services and other charges for which the client is financially responsible.

I expressly authorize Nutritious Thoughts to initiate card-not-present transactions using the payment method on file for amounts I am financially responsible for under this Financial Policy and the Nutritious Thoughts Client Policies.

Authorized charges may include:

- Self-pay services
- Copayments, coinsurance, and deductibles
- Amounts determined to be my responsibility after insurance processing
- Denied or non-covered services
- Non-billable services, including Family Coordination of Care services
- Missed Appointment, No-Show, and Late Cancellation Fees
- Amounts resulting from coordination-of-benefits issues or incomplete, inaccurate, or missing insurance information
- Returned check fees
- Other charges that I have agreed to pay under the Nutritious Thoughts Client Policies

I understand that the amount charged may vary and that charges may be processed at the time of service, after services are rendered, after insurance processing, or after an insurance claim is reprocessed, adjusted, reversed, or recouped.





Ongoing Card-on-File Authorization

- This authorization remains in effect while I am receiving services from Nutritious Thoughts and thereafter until insurance claims related to services already provided have been fully resolved and all resulting client financial responsibility has been paid in full, unless otherwise prohibited by law.
- I understand that insurance claims may be adjusted, reprocessed, reversed, or recouped after services are provided, and I authorize Nutritious Thoughts to charge the payment method on file for amounts that become my financial responsibility for services already provided.
- Revocation of this authorization in writing applies only to future services, to the extent permitted by law, and does not eliminate my responsibility for charges related to services already provided.

Client Financial Responsibility & Balance Processing

For balances of \$360 or less: Nutritious Thoughts may charge the payment method on file once the balance has been determined and is due.

For balances greater than \$360: Nutritious Thoughts will notify you of the balance due and provide five (5) business days to contact our office to discuss payment or update your payment information. If we do not hear from you within that time, you authorize Nutritious Thoughts to charge the outstanding balance to the payment method on file in accordance with this agreement.

Variable Amounts: Amounts charged may vary depending upon the services received, insurance processing, deductibles, coinsurance, copayments, insurance denials or adjustments, missed appointment fees or other authorized charges.

Declined or Expired Cards: If a payment method is declined, expires, or becomes invalid, the client must promptly provide an alternate payment method or make satisfactory payment arrangements.

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

Your appointment time is reserved specifically for you. We value your time and make every effort to remain on schedule. We respectfully ask that you extend the same courtesy to our providers.

Cancellations & Rescheduling: Appointments must be canceled or rescheduled at least 24 hours in advance.

- Appointments canceled with less than 24 hours' notice, missed appointments (no-shows), and appointments that must be rescheduled because the client arrives more than 15 minutes late are subject to a \$55 Missed Appointment Fee.
- Missed Appointment Fees are not covered by insurance and are the client's financial responsibility. The fee may be charged to the payment method on file in accordance with this agreement.
- If you are running late, please call 828-333-0096 and select option 1 as soon as possible. If an appointment must be rescheduled because of a late arrival, the \$55 Missed Appointment Fee will apply.
- Outstanding balances, including Missed Appointment Fees, must be addressed before future appointments unless alternative payment arrangements have been approved by Nutritious Thoughts.





Payment Disputes

- If you believe a charge is incorrect or have questions about a charge, please contact Nutritious Thoughts so that we may review the account and attempt to resolve the concern.
- Initiating a dispute, chargeback, or reversal through a financial institution does not eliminate the client's financial responsibility for valid charges incurred under this agreement.
- Nothing in this agreement limits any rights the client may have under applicable law or applicable card-network rules.

Receipts and Notifications

- Nutritious Thoughts will maintain billing records documenting services, fees, insurance processing, payments, and charges processed under this agreement. Upon request, clients may receive a receipt or billing statement reflecting charges to their account.
- Nutritious Thoughts may provide notifications regarding outstanding balances, insurance claim activity, or upcoming charges through the client portal, email, text message, telephone, mail, or other reasonable means.
- The client's financial responsibility and payment authorization under this agreement do not depend on receipt of a particular notification.

