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Credit Card on File Policy

At Hallett Physical Therapy we are committed to making our insurance processes as simple and efficient as possible. Recent shifts in the healthcare industry have resulted in insurance companies increasingly transferring costs to our patients, you, the insured. This is driving many practices to adopt new financial policies to enable more efficient operational processes. Some insurance plans require deductibles and co-payments in amounts not known to you or us at the time of your visit.

To streamline our billing and payment system and to provide a seamless, convenient way for patients to pay their bills, effective April 1 2019, Hallett Physical Therapy will require all patients keep an active credit card on file with us. We will bill your insurance company first and upon their determination of benefits, we will only charge your credit card when they inform us of patient responsibility. Circumstances when your card will be charged are limited to: missed or cancelled sessions without 24 hours notice, missed co-payments, deductible and co-insurance, any non-covered/denial of services, non-covered biofeedback equipment one time charge (\$45).

- **Once your insurance has processed your claims, they will send you an Explanation of Benefits (EOB) to both you and our office showing the amount of your total patient responsibility. You will typically receive the EOB before we do, so if you disagree with the patient responsibility balance owed, it is your responsibility to contact your insurance carrier immediately.**
- **When we receive the EOB, we will enter all pertinent payment information into our system. At that time any remaining balance owed by you will be charged to your credit card and a copy of the charge will be sent to you via email.**

If there is a problem with your bill/claim and it is brought to our attention after your credit card payment processes, we will investigate it and if we owe you the money, we will refund it to the same card in a timely manner, We understand that there are legitimate reasons that you may not have a credit card. If this is the case, you are welcome to leave an HSA (Health Savings Account) or Flex Plan Card on file.