

CREDIT CARD/ HEALTH SAVINGS/ FLEXIBLE SPENDING CARD AUTHORIZATION

The providers at Be Well Massage Skin Care Spa are dedicated to providing excellent and affordable care to their clients. Your understanding of the changes to our financial policy is important to our ongoing professional relationship.

Due to the new healthcare act and high deductible insurance plans, we are experiencing an ever-increasing number of clients who are not paying their bills and have therefore had no choice but to institute a new policy where *all clients are now required to present a credit card at the time of their appointment*. A separate credit card authorization is required for each family member.

Your card will be swiped when you check-in for your appointment and the number will be encrypted and stored by the bank, just like when you pay for gas or groceries, or check into a hotel. However, unlike the large companies like Target, **PLEASE NOTE WE DO NOT STORE ANY OF YOUR CARD INFORMATION IN OUR OFFICE.**

Please note that all your rights with respect to the use of your credit card will remain in effect. This new policy will in no way prevent you from being able to dispute a charge or question your insurance company's determination of payment.

Copays will remain due at the time of your appointment as per the contract you have with your insurance company. We will bill your claim to your insurance company who is required to send us and you an Explanation of Benefits letter, either by mail, or email, which will indicate your total Patient Responsibility Due. Your copay payment will be applied to your total Patient Responsibility due for that claim.

After we have received your Explanation of Benefits letter from your plan, your credit card will be charged as payment in full for the remaining Patient Responsibility Due as balances become due on your account. Payments may process for multiple claim balances as one transaction. You will receive a receipt and a copy of your statement by mail. Transactions will be reported as Be Well Massage Therapy on your credit card statement and will be processed as credit not debit. Please ensure your card account is active and properly funded. Be Well Massage Skin Care Spa will not be responsible for overdraft fees.

If you have any questions about this new policy, or if your credit card information changes, please contact one of our Patient Services Representatives at the front desk or the medical biller.

Please complete: Do you have a Health Reimbursement Account (HRA) that automatically makes medical payments to Be Well Massage Skin Care Spa on your behalf? Yes No If Yes, your insurance plan's HRA payment could duplicate your credit card payment if HRA payment is delayed. Your credit card will be refunded if your HRA plan makes duplicate payment.

I have read Be Well Massage Skin Care Spa's credit card authorization policy and agree to the terms of this policy:

PATIENT NAME (printed): _____ **DATE:** _____

CARDHOLDER NAME (printed): _____ **SIGNATURE:** _____