**Keystone Mental Health Credit Card Agreement**

Keystone Mental Health requires a method of payment (Credit/Debit Card, Health Savings Account) for the portion of services that your insurance provider does not cover, but for which you are responsible. This includes co-payments, co-insurance, deductibles, no show/late cancellation fees.

 I\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ , authorize Keystone Mental Health to capture my credit/debit/HSA card information and to charge my credit/debit/HSA as payment for any outstanding balances (Insurance plan’s co-pay, co-insurance, deductible, no show/late cancellation fees). I understand and agree co-payments will be charged to your credit/debit/HSA card at the time of service. Once your insurance provider has processed/paid your claim, Keystone Mental Health will email/mail (Your preference) an invoice notifying you of any outstanding balance. You will have 30 days to pay the balance in full. On the 31st day, Keystone Mental Health will charge your credit/debit/HSA account any outstanding balance.

I understand and agree that this form is valid until I give a 30-day written notice to cancel the authorization to Keystone Mental Health 5229 SW 7th St. Topeka, KS 66606

I certify that I am an authorized user of this credit card, and that I will not dispute the payment with my credit card company so long as the transaction corresponds to the terms indicated in this form.

Patient Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Card Holder's Name (as shown on card): \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Card Type: □ Visa □ Master Card □ Discover □ American Express

Credit Card Number: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Expiration date (mm/yy): \_\_\_\_\_\_ /\_\_\_\_\_\_

CVV Code: \_\_\_\_\_\_\_\_\_\_\_\_\_\_

Billing Zip Code: \_\_\_\_\_\_\_\_\_\_\_\_\_

Email Address: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Cardholder Signature\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date: \_\_\_\_\_\_\_\_\_\_\_\_

By signing this form, I certify that I have read, understand and agree to the terms of this policy.

Client signature: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Keystone Mental Health Credit Card Frequently Asked Questions**

Do I have to leave my credit card information to be a patient at this practice? Yes. This is our policy, and it is a growing trend in the healthcare industry. Insurance reimbursements are declining and there has been a large increase in patient deductibles. The amount of time and effort to collect payments that will be saved will allow our office to focus more on patient care.

How long does it take for insurance companies to process a claim? An insurance company can take up to 30 days to process a claim.

What is a deductible and how does it affect me? An annual deductible is the dollar amount you must pay out of pocket during the year for medical expenses before your insurance coverage begins to pay. For example, if your policy has a $2,000 deductible, you must pay the first $2,000 of medical expenses before the health insurance company begins to pay for any services.

How will I know when my deductible has been met? You can call your insurance company at any time to check on how much of your deductible has been met. Some insurance companies provide this information on-line. Every time you receive mental health services, you will receive notification from your insurance company with how much they paid or did not pay when they send you an Explanation of Benefits (EOB). We look at your EOB carefully to determine the amount that is to be paid by you, the patient. That is called the Balance Due.

What is a co-pay? A [co-pay](https://www.nerdwallet.com/article/health/what-is-a-copay) is a predetermined rate (set by your insurance company) you pay for mental health services at the time of service.

How do I know how much my co-pay is? You can call your insurance company at any time, and they can inform you of your co-pay amount.

When do I have to pay for services? You, the patient, are ultimately responsible for all charges any time you receive mental health services. You are expected to pay in full for your services until your deductible and any applicable co-insurance is met.

When will my card be charged? We will submit your claim to your health insurance company if applicable. Once your insurance company processes your claim, you will have 30 days upon receipt of your billing statement to pay the amount due in any manner you wish. If you do not pay the amount due within 31 days, your credit card will be charged the Balance Due. Co-pays will be charged on the date of service. No Shows/late cancellations will be charged on the date of the missed/late cancelled appointment.

But I always pay my bills, why me? We have to be fair and apply the policy to all of our patients. Keeping a credit card on file makes the check-out process easier, faster and more efficient and helps you to take care of the amount that you may owe.

What if I do not have a credit card? You are welcome to leave a HSA (Health Savings Account) or Debit card on file or pay with cash or check for our standard visit cost. We understand there are legitimate reasons you may not have a credit card. In that case, we will work out a payment plan for you.

What if I have two insurance plans? Even with two insurance plans, you may still owe a small balance that is your responsibility to pay.

How will I know that you have charged my credit card? You will receive an email receipt when your credit card is charged.

What charges will my card be used for? Your credit card will be used to pay for co-pays, no-show/late cancellation fees or outstanding balances after insurance payments are processed.

What if my card is declined or expired? We will contact you to update the information. If your account becomes delinquent, your account will be turned over to a collection agency.

What if I want to change the credit card on file? You can give us your new credit card number at any time.

What if there is a payment discrepancy or I have other payment questions? Please contact your provider directly to settle payment discrepancies or for other payment questions. This policy in no way compromises your ability to dispute a charge or questions your insurance company’s explanation of benefits.