



Credit Card on File Policy

Effective Monday, May 2, 2022, Lighthouse Psychiatry and Behavioral Health Clinic will require all patients to keep an active credit/debit card on file with us. We will continue to bill your insurance company first, and upon their determination of benefits, we will only charge your credit card when they inform us of the portion that is considered the patient's responsibility. We run our payments through our HIPAA-compliant management software. Our management software will store your payment information securely and confidentially in our system. Once your card is in the system, our staff can only see the last 4-digits of the card and the expiration date.

Lighthouse Psychiatry and Behavioral Health Clinic will use the Credit/Debit Card on file to pay account balances after insurance adjudication. Once your insurance company has processed your claims, they will send an Explanation of Benefits (EOB) to our office and yourself. The EOB will show what portion of the services are the patient's responsibility. Typically, the patient receives the EOB first, so if you disagree with the patient responsibility amount owed, it is your responsibility to contact your insurance carrier immediately.

PATIENT NAME (SIGNATURE) _____ DATE _____

PATIENT NAME (PRINT) _____

FAQs

I always pay my bills on time. Why do I have to do this?

Reducing unnecessary costs is essential for us to continue to accept insurance and Medicare. This new process helps to cut down on administrative costs associated with billing. ***The amount you pay will not change.*** When you come into our office and receive a service, you do so with the understanding that you are ultimately responsible for the cost of your care. We bill your insurance company for you, and we have contracts with most insurance companies in order to get you the best possible coverage for your care. The Credit Card on File Policy will only cover your responsibility after your insurance pays its share.

Do I need to sign the Credit Card on File Policy Form?

Yes, your signature ensures that you understand the policy and agree to abide by it.

How does this process benefit me as a patient?

It is much more convenient for you as you do not have to call the office and wait for our availability to take the payment. The hassle is removed from the process. ***If you wish to use a different card or method, you may still be able to as long as you inform Lighthouse Psychiatry in a timely manner.***

What if there is a problem with my bill and I don't notice it until after the payment processes?

While we do put a lot of faith into the accuracy of our systems, we also routinely review the accuracy of claims processed by insurance and will contact you if we find a problem. However, if you notice an issue, inform us, and we will investigate. In addition, if we owe you a credit, we will refund it to the card on file promptly.

I have a different question regarding the Credit Card on File policy?

Our staff is happy to speak with you at any time between 8-5 PM Monday through Friday. You may contact us at billing@lighthouse-psych.com or call us at (256)325-2500 with any questions.

“If we could look into each other’s hearts, and understand the unique challenges each of us faces, I think we would treat each other much more gently, with more love, patience, tolerance and care” – Marvin J. Ashton