



Understanding your Medical Bill

The billing statement, or medical bill, you receive tells you the services you received and the dates you received them. It also states the cost for each service and the total amount you owe. If your procedures are billed to your insurance, the bill will show what your insurance determined to be the patient's responsibility, based on your specific insurance plan. Typically the billing statement will only include those dates of service that have a balanced due. San Diego Center for Neurofeedback, APPC (SDCNF) requires payment at the time of service.

Financially Responsible

All fees are due at the time of service. Your signatures on the intake paperwork, including the informed consent and insurance forms, have authorized us to share information to bill the financially responsible party (in many cases this is yourself) and that you authorize all payments and any insurance benefits directly to San Diego Center for Neurofeedback, APPC. Your signatures on the paperwork demonstrated that you understood that you are ultimately responsible for all fees and charges, regardless of insurance payments or reimbursements. Your signature also demonstrated that you understood that payment is required at time of service. These signatures are required at the first session and are necessary to begin treatment. Please request a copy of your signed pages if needed.

Late Cancellation/No Show Policy

Your appointment time is reserved for your exclusive use. Should you cancel your appointment less than 24 hours in advance, or fail to show for your scheduled time, it may not be used by another patient. For this reason, a fee of \$50 will be charged for any appointment canceled less than 24 hours in advance. However, should this time be filled, the fee will be waived.

Past Due Amounts and Late Fees

Payments are required at the time of service, so payments that are not paid at the time of service are considered Past Due. San Diego Center for Neurofeedback, APPC does not charge interest or late fees on payments that are past due as a courtesy. However, SDCNF does require a monthly payment installment plan if patients are unable to pay the full amount due. Unpaid medical bills can have a huge impact on your credit score, however paying the amount due at the time of service can prevent any negative impact.

Payment Installments

If a payment plan or installment is necessary, please contact us directly to set up an individualized plan. Typically this is a monthly payment to assist you in paying your medical bill. San Diego Center for Neurofeedback, APPC does not charge interest on past due payments, but does require a monthly payment plan if you are unable to pay the full amount due.

Understanding Insurance

Insurance claims and EOB's

Most insurance carriers do not provide coverage for biofeedback or neurofeedback services based on their medical policies. If your procedures are billed to your insurance, the insurance will be sent a claim. A claim lists the services that were provided to you and the insurance company uses the information in the claim to pay your provider for those services. The insurance will process the claim and send a report, or an Explanation of Benefits (EOB), to explain the insurance payments, adjustments (discounts per your insurance) and your remaining patient responsibility.

Copayments, Coinsurances, and Deductibles

Insurance carriers and plans are all different in the details. Your insurance plan has a contract with you and with your provider regarding established copayments, coinsurances and deductibles.

Your deductible is the amount you are required to pay before your insurance pays their established amount, meaning the deductible must be paid before you pay the usual copay or coinsurance amount. Your copayment, or copay, is a fixed amount that a patient must pay for a covered service at each session, typically after the deductible is met. Your coinsurance is an out-of-network payment for a particular service and is typically a percent of the total allowed amount. The coinsurance is the amount you're required to pay at each session after the deductible is met. A coinsurance is the out-of-network version of your copayment and is usually found in a PPO plan with out-of-network benefits.

The copays, coinsurances, and deductibles are required by law (such as the Anti-Kickback Statute and The Affordable Care Act) and via signed insurance contracts to be paid by the patient, in a timely manner. It is considered fraudulent and a HIPAA violation if not paid according to your insurance contract/plan and associated EOBs. Unpaid medical bills can have a huge impact on your credit score, however paying at the time of service and being proactive can prevent any negative impact.