NEURO PLLC

15600 36th Ave N, Suite 140 · Plymouth, MN 55446 · (763) 308-5255

Financial Policy

Effective September 15, 2026

This policy applies to **clinical neuropsychological services** provided by NEURO PLLC, including visits billed to insurance and visits paid by the patient (uninsured / self-pay).

This policy does not apply to aviation/FAA required examinations or forensic / IME-related services. Those services have separate scheduling, retainer, and payment arrangements.

We bill insurance as a courtesy. You remain responsible for amounts your plan does not pay, including deductibles, coinsurance, copays, non-covered services, and missed-appointment fees.

1. Insurance and patient responsibility

- Please provide current insurance information before your visit. We will submit claims for covered clinical services when we are in network or otherwise able to bill your plan.
- Benefits quotes are estimates, not a guarantee of payment. Your plan's Explanation of Benefits (EOB) determines the final patient balance.
- Copays that are known at the time of service are due at check-in.
- You are responsible for telling us about other coverage (secondary insurance, worker's compensation, auto, etc.) before or at the visit.
- If you are uninsured or we cannot bill your plan for the clinical service, you are responsible for the practice's self-pay fee for that service. Ask us for an estimate before the appointment when possible.

2. Card on file (required for clinical services)

To reduce unpaid balances after insurance processes a claim, a valid credit card, debit card, or HSA/FSA card **must be on file before clinical services begin**.

How it works

- The scheduler will tell you about this requirement when the appointment is made. We do not require you to read a card number over the phone.
- You may enter the card through a secure link before the visit, or our staff will collect the card and a signed authorization when you arrive—before testing or the clinical appointment starts.
- Card information is stored in our billing vendor's secure, PCI-compliant vault (currently Raxia). Staff do not keep the full card number. Only the last four digits are visible in our systems.
- After insurance processes the claim and posts the patient-responsibility amount, we will notify you by email, text, and/or patient portal. Unless you contact us with a question or another form of payment, the card on file will be charged for that balance.
- A receipt is sent after every charge.
- If the card is declined, expired, or replaced, you agree to provide an updated card promptly. An unpaid balance remains your responsibility.

Authorization. You will sign a card-on-file authorization that allows NEURO PLLC and our billing vendor to charge the stored card for patient balances on clinical accounts after insurance processing and notice, and for any applicable missed-appointment fee described below.

If a card is not on file and the authorization is not signed, **we cannot start the clinical evaluation or visit.** You may reschedule once the card and authorization are in place.

3. Missed appointments and late cancellations (clinical only)

Clinical appointment time is reserved specifically for you.

- If you miss a clinical appointment or cancel with **less than 72 hours' notice**, a **$200 missed-appointment fee** will be charged.
- For **Monday** appointments, notice must be received **no later than the prior Friday**.
- This fee is **not covered by insurance or Medicare**. It is your responsibility.
- The fee may be charged to the card on file.
- Aviation and forensic appointments are not covered by this $200 clinical fee; those service lines follow their own scheduling terms.

Please call the office at (763) 308-5772 to cancel or reschedule. Voicemail received within the notice window counts as notice if it includes your name and appointment date.

4. Statements, questions, and payment plans

- You will receive notice of the patient-responsibility amount before the card on file is charged.
- If you believe the amount is wrong, contact us or your insurer promptly. Disputes with the insurer do not automatically stop a valid patient balance.
- Payment plans for clinical balances may be available on request. Ask before the charge date if you need one.
- We accept major credit/debit cards and HSA/FSA cards. Ask the office about other methods.

Billing questions. Billing vendor (Billing Buddies): (952)486-8340

5. Unpaid balances

Balances that cannot be collected from the card on file remain due. We may send additional statements and work with our billing vendor on collection of clinical balances. Minnesota law limits certain medical-debt collection practices; we follow applicable law. Medically necessary clinical care is not denied solely because of an existing balance, but a current card on file (or another accepted arrangement) is still required before a **new** clinical appointment begins.

6. Records and forms

Requests for copies of records or completion of forms outside a scheduled visit may involve a reasonable fee as allowed by Minnesota law. We will tell you the fee before completing the request when a fee applies.

7. Updates

We may update this policy. The version posted on neuromn.com is the current policy. Material changes apply to visits scheduled after the updated effective date.

Acknowledgment

By scheduling or attending a clinical appointment at NEURO PLLC, you acknowledge this Financial Policy, agree that a card on file is required before clinical services begin, and agree to the missed-appointment terms for clinical visits.

NEURO PLLC · www.neuromn.com · Clinical services only; aviation and forensic billing are separate.