

Patient Information Regarding Credit Card on File Policy

To Our Patients:

We have implemented a policy requiring a credit card be held on file effective 11/15/2021.

Similar to many other businesses such as hotels and car rental agencies, you are asked for a credit card number at the time you check in and the information will be held securely and charged for services rendered.

Co-pays are still due at the time of service.

This card can be charged for the following reasons:

- Visit payments not collected from you at the beginning of your visit
- No show or late cancellation charges
- Insurance discrepancies that are not resolved within 90 days of the date of service
- Outstanding balance greater than 60 days past due

This is an advantage since it makes check out easier, faster, and more efficient.

This in no way will compromise your ability to dispute a charge or question your insurance company's determination of payment.

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FAQs

- **I've never had to do this before at any other healthcare office.**

This may be a departure from what you have been used to, but it is not uncommon. Many medical practices, imaging centers, and outpatient surgical centers require a credit card on file.

- **I always pay all my bills. Why do I have to do this?**

All patients are required to keep a credit or debit card on file. This policy isn't personal; we apply it equally to all of our patients. Collecting for services is essential to allowing us to continue to be an in-network provider with most insurance companies.

Nothing is changing about how much you end up paying. 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 that help to get you the best possible coverage for your care.

- **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.

- **How do you safeguard the credit information you keep on file?**

Under HIPPA, we are under strict rules and guidelines in terms of protecting patient privacy. We use the same methods to guard your credit card information as we do for your medical information. The card information is securely protected by the credit card processing component of our HIPAA compliant practice management system. This system stores the card information for future transactions using the same sort of technology that any online retailer would. We can't

see the card number – only the last four numbers, giving us no way to use the card outside of the billing system. There is no way to export the card information out of our system. The only way to use it is to process a payment in our practice management system.

- **This is not the same as “signing a blank check”.**

Our policy is similar to what a hotel or rental car company does at each check in. All credit card contracts give cardholders the right to challenge any charge against their accounts.

- **I don't have a credit card.**

You are welcome to leave a HSA (Health Savings Account), Flex Plan or Debit card on file or pay with cash for the visit in full.

- **What if there is a payment discrepancy or I have other payment questions?**

Please contact our billing department 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.