



## Credit Card on File FAQ's

We have implemented a convenient payment policy using a credit card to be held on file effective May 2018. As you may be aware, the current healthcare market has resulted in insurance plans increasingly transferring costs to you, the patient. Many insurance plans require deductibles, coinsurance, and copays in amounts that are unknown to you, or to us, at the time of your visit. Our patients will be asked for a credit card, debit card, or HSA card at the time of check in. Your card information will be held securely until your insurances have paid their portion and notify us of the amount you owe. Any remaining balance owed by you will be charged to your card 30 days after the date of your first mailed statement.

### **Why the change?**

Nothing is actually changing about how much you pay. When you come to our office and receive a service, you do so with the understanding that you are ultimately responsible for the cost of your care. Having this card on file makes payment easy. Statements are also expensive, and wasteful of paper, stamps and envelopes. This will simplify the collection process for us and for you. We want your participation in our Credit Card on File policy, but it is your choice to participate and you can withdraw at any time.

### **What are the benefits to me?**

Convenience: Patients who have a credit card will no longer have to worry about multiple statements and mailing in payments. You can also use it to pay for future visits without having to bring your card to each visit, will make check in and checkout easier, faster and efficient for you, the patient.

### **How does this work?**

At check in we will ask you to sign a "card on file" agreement. We will only charge the amount that we are instructed to by your insurance plan in the Explanation of Benefits (EOB) that they send to us after your visit. You will receive one (1) billing statement in the mail. If payment is not received within 28 days of the statement date, your credit card on file will be charged for the full balance.

### **What about identity theft and privacy?**

Under HIPAA, we are under strict state and federal guidelines to protect patient privacy and your card on file is considered protected health information. Our credit card processing vendor will store your information on a secure and encrypted site, which will enable us to run bank card transactions through our computer system. Office personnel will not have access to your card information. Only the last 4 digits will show in our system.

### **What if I need to dispute my bill or have questions?**

We will always work with you to understand if there is a mistake and we will only charge the amount that we are instructed to by your insurance plan. Our staff is available to speak with you about your account at any time during regular business hours. Please contact us at 803-779-7316 and select option 6 for our billing department.