

## Card on File

### *To Our Patients:*

We have implemented a convenient payment policy using a credit card to be held on file effective April 2016. 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/or 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 at the time of check in. Your card information will be held securely until your insurances have paid their portion and notified us of the amount you owe. Any remaining balance owed by you will be charged to your card on file and a receipt will be emailed to you.

Our electronic health record, *athenahealth*, stores card information via Elavon, Inc. a secure credit card processor affiliated with U.S. Bank. Office personnel will not have access to your card information. Only the last 4 digits of your card will show in our system. A valid credit card, debit card, HSA or FSA card will be accepted. (If neither of these is available, you may pay with cash or check.)

#### Cards on File will be used for:

- \* **Copays** – When you come into the office, we will ask you if you want to use your card on file to pay your copay for today's visit. You may choose to present another card if preferred, or any other form of payment accepted by our office.
- \* **Deductibles** – Your card on file will be utilized to settle any deductible amount due after your insurance plan has paid their portion for your visit or service. It is always a good idea to contact your insurance plan to determine how much of your annual deductible has been met, prior to each visit.
- \* **Co-Insurance** – Your card on file will be utilized to pay for your percentage not covered by insurance and not paid at the time of your visit or service. For example: If your insurance covers at 80% we will require the 20% balance be paid after your insurance has paid their portion.
- \* **Outstanding Balances** – If your account has a previous outstanding balance, your card on file may be used to settle that outstanding balance. If the outstanding balance is too large for one transaction, a payment plan may be worked out.
- \* Patients with verified, active MEDICAID or PROJECT ACCESS coverage are exempt from having a card on file.

The Financial Policy you signed when you enrolled with our practice covers this change as it already states that *"Payment is due when services are rendered"*. This is just another form of collecting that payment. *Nothing is 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.

This notice is available on our website, emailed to our patients prior to each appointment and presented to our patients at check-in. See the attached [Frequently Asked Questions](#) for more information.



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## Card on File

### Frequently Asked Questions:

\* **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. With the changing environment in healthcare, in particular more high deductible health plans, more responsibility of payment is being placed on the patient. We need to be sure that patient balances are paid in a timely manner. To do this, we need to ensure we have a guarantee of payment on file in our office. We have wonderful patients and we know most of you pay your balances. Unfortunately, that is not always the case. Although this is surprising to you, we are not the first medical practice to enforce this policy and you will begin to see it more and more.

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

Convenience: Patients who have a credit card will no longer have to worry about statements and mailing in payments. You can also use it to pay for future visits without having to bring your card to each visit. Having a credit card on file will make check-in and check-out easier, faster and more efficient for patients. Our office staff can spend our time on things we think are more important, like following up with insurance claims, helping patients on the phone and in person and working to make your visit the best it can be.

\* **How does this work?**

At check-in, we will ask you to sign a "Card on File Agreement". As part of the agreement, you will be able to set a *maximum* amount that can be charged to your card at a predetermined time. (most patients set a \$1,500 ANNUAL charge limit on these cards) 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. We will notify you, by email, **FIVE DAYS BEFORE** the charge is due to take place and you may call our office if this presents a problem/hardship for you. A receipt will automatically be emailed to you after the payment has been processed. If the payment is declined, we will request updated card information or an alternative form of payment.

\* **What if I do not have a credit card?**

A valid credit card, debit card, health savings account (HSA) card or flexible spending account (FSA) card will be accepted. If neither of these is available, you may pay with cash or check.

\* **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. Elavon, Inc., our credit card processing vendor (as well as a leader in the credit card industry and an affiliate of U.S. Bank), 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 of your card will show in our system.

\* **I've never had to do this before at any other doctor's office.**

This may be different from what you have been used to, but it is not uncommon in many medical practices, imaging centers, outpatient surgical centers and outpatient laboratories to require a card on file. This is similar to hotels and rental car agencies that require a credit card to be kept on file.

\* **What if I need to dispute my bill?**

We will always work with you to understand if there has been a mistake. Should your card be mistakenly run, we will refund your card. We will only charge the amount that we are instructed to by your insurance plan in the EOB they send to us.

\* **What if I have more questions?**

Our staff is available to speak with you about your account at any time during regular business hours.