

## **CREDIT CARD ON FILE POLICY**

### **Frequently Asked Questions about the Credit Card On File Program**

**Q: Is this something new? Why the change?**

Due to the high number of deductible plans, and higher patient coinsurance benefits, this policy has become necessary at our organization. We need to ensure that we have a guarantee of payment on file for each patient in our practice. We wait 20 to 30 days, and often longer, for payment from your insurance company. Once that payment is received, we need to be sure that patient - responsible balances are paid in a timely manner. Please keep in mind, we will not charge your card if you do not owe anything.

**Q: I have never had a Dr.'s office ask me to keep my card on file.**

We realize this is a relatively new policy for a medical office. But it is no different from leaving a credit card on file with Amazon, a hotel, Netflix, or your cell phone vendor. They only charge you when you order something or pay your monthly bill. We are doing the same thing after your insurance pays.

**Q: I have always paid my bill on time. Why do I have to give you a credit card on file?**

We have to be fair and apply the same policy to all patients. We have wonderful patients and we know that most of you pay your balances. Unfortunately, this is not always the case.

**Q: Will my credit or debit card be charged right away?**

No. First, we work with your health plan to determine your payment amount for the visit. This can take a few weeks to complete, and sometimes longer. You will receive email notification at least three days before your card is charged.

**Q: How will I know how much you are going to charge my card?**

We will charge your card the amount that your health plan determines is your responsibility. After your appointment or surgery, your insurance company mails an Explanation of Benefits (EOB) to you. This document shows how much your insurance paid and what you need to pay based on the benefits and the deductible of your policy. Our billing office receives the same information that you do along with payment from your Insurance company. We apply the payment and make any discount or adjustment as per our contract with your insurance company. The balance on your account for that visit or surgery will then match the patient responsibility amount on your EOB.

**Q: How will I know when you are going to charge my credit card?**

We will notify you by email, at least three days before your card is charged. We will also send you an email notification receipt immediately after your card is charged.



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**Q: What if the amount is more than I can pay at once? Are payment plans available?**

Yes, one of the features of our new program is that you can pay your bill in installments over a 30 day period of time. As soon as your payment amount is determined, we notify you by email, at least three days before your card is charged. We are always happy to set up a payment plan. Contact our billing department, in our office at (770)339-4000 to discuss a payment plan.

**Q: What if I need to dispute my bill?**

We will only charge you the amount that we are instructed to by your health plan in your EOB. All you have to do is call us if you ever have a concern about your account. Mistakes can happen and we will apply a refund directly to your card if we have made a billing error. Unless you have directed payment plan, we only charge the amount your insurance company has marked as patient responsibility as noted on your EOB.

**Q: What happens if I do not have a credit card?**

If you do not have a credit or debit card, we can consult with your insurer to estimate the amount you will owe for your visit, and accept your payment when you check in for your appointment.

**Q: I do not have a deductible. I will never owe you anything. Do I still need to give you a credit card?**

Due to the complexity of health plans, patients are not always aware of a payment responsibility. Additionally, changes to health plans happen often, which results in a payment responsibility for you without your knowledge. So we ask all patients to save a card on file to ensure we are prepared in the event they do have a payment responsibility. We do want to remind you that your card will only be charged if you owe a balance.

**Q: Who can I talk to about this policy? I do not want to participate.**

We are happy to answer any questions you have. Please ask for Office Manager, Kim Elliott- Cox. We understand this is a new policy that may be unfamiliar to you for our organization. However, it is no different from leaving a credit card on file with Amazon, a hotel, Netflix, or your cell phone vendor.

x \_\_\_\_\_  
Patient Signature

x \_\_\_\_\_  
Date