



## Card on File FAQs

### *Why the change?*

With the changing environment of healthcare, in particular, with high deductible health plans, more financial responsibility is being placed on the patient. 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 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. Nothing is actually changing about how much you pay.

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

Convenience: Patients who have a card on file will no longer have to worry about statements and mailing in payments. Having a card on file will make check-in and out easier and more efficient for patients. Ultimately, this will make the billing process more convenient and streamlined for you: no more missed statements, no more writing checks.

### *How does this work?*

Upon check-in you will be asked to sign a “Financial and 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 has been processed. If the payment is declined, we will request new credit card information or an alternative form of payment. This card on file will not be used to transact any cosmetic purchases, unless you instruct us to do so.

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

If you do not have a valid credit card, a debit card, health savings account (HSA) or flexible spending account (FSA) card is also accepted.

### *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 is called CardConnect, and they will store your information on a secure and encrypted site, which will enable us to run bank card transactions through our electronic medical records (EMR) 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 for 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 card to be kept on file.

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

We will always be happy to work with you if you think 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.