



FAQs about Credit Card on File

What is a Deductible and How Does It Affect Me?

An annual deductible is the dollar amount you must pay out of pocket during the year for medical expenses before your insurance coverage begins to pay. For example, if the policy has a \$500 deductible, you must pay the first \$500 of medical expenses before the insurance company begins to pay for any services.

When do I have to pay for services?

Any time you receive medical care, you are expected to pay in full for your services until your deductible is met. Our contract with your insurance company expects us to collect the patient's portion at the time of service. If during the claim adjudication process we receive any unexpected information regarding your payment responsibility, we will promptly notify you to give you an opportunity to address with your insurance company before we charge your credit card, which in any case will be within 30 days from notice.

Why I'm being singled out? I always pay all my bills.

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; by doing it this way, the temptation to play favoritism is eliminated and it removes us from the uncomfortable situation of having to decide who has to follow the policy and who does not.

What about identity theft and privacy?

Under HIPAA, we are under strict rules and guidelines in terms of protecting patient privacy and the credit card is considered protected health information. Because of HIPAA rules, our medical office is far more secure than most retail establishments as it relates to identity theft. We use a secure gateway that is completely compliant as required by law. The staff has no access to your actual credit card number once stored in the gateway.

I don't have a credit card.

You are welcome to leave a HSA (Health Savings Account) or Flex Plan card on file or pay with cash or check for the visit in full. We understand there are legitimate reasons you might not have a card (declared bankruptcy, maxed out, or declared unworthy of credit). If this is the case, we will work out a payment plan with you.

This is not the same as 'signing a blank check'

What we are doing is nothing different than 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 account.

This is NOT the same as "balance billing"

"Balance billing" is asking the patient to pay the difference between our normal fee and the insurance company's normal payment. That's a breach of our managed care contracts. What we charge to the patient's credit card is the portion the insurance company determined is not covered by the company.