



## CREDIT CARD ON FILE POLICY

This consent is an explanation of [our billing practice requiring a credit card, debit card, or HSA card to be held securely \(encrypted\) on file](#). This system is similar to hotels, rental car companies, etc. where a charge card is kept on-file for patient payment responsibilities not known at the time of the office visit.

**WHY IS THIS REQUIRED?** With the changing environment in healthcare, in particular, the Affordable Care Act and High Deductible Health Plans (HDHPs), 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. This will be more efficient for both you and our practice.

**CAN I STILL PAY WITH MY PHYSICAL DEBIT/CREDIT CARD AT THE TIME SERVICES ARE RENDERED?** Yes. You can still pay using your physical debit/credit with one of our staff members at the time of service for your co-pays, co-insurance, deductibles, non-covered services, elective items, etc. just like you always have. This Credit Card Financial Policy specifically pertains to remaining amounts owed for the patient responsibility after a determination has been made by your insurance company in the Explanation of Benefits.

**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 your policy has a \$2,000 deductible, you must pay the first \$2,000 of medical expenses before the insurance company begins to pay for any services. This works just like the deductible for your car insurance or homeowner's insurance policy.

**WHEN DOES A DEDUCTIBLE BEGIN?** Your deductible begins at the start of your plan year. Most plan years begin either January 1 or July 1, but plans can start on any date.

**WHEN DO I HAVE TO PAY FOR SERVICES?** Anytime you receive medical care, you will be expected to pay in full for your services until your deductible is met. If you have a very large deductible, called a high-deductible insurance plan, you may have to pay out of pocket for most of your medical services.

**HOW WILL I KNOW WHEN MY DEDUCTIBLE HAS BEEN MET?** You can call your insurance company at any time to check on how much of your deductible has been met and some insurance companies have this information available online. Every time you receive medical services, you will receive notification from your insurance company with how much they paid, or did not pay, and the amount that went to your deductible when they send you an Explanation of Benefits (EOB.)

**BUT I ALWAYS PAY MY BILLS, WHY ME?** We have to be fair and apply the policy equally to all patients. We have wonderful patients and we know that most of you pay your balances. Unfortunately, this is not always the case. If your balance due is larger than \$250.00, we will provide a courtesy call and/or email to let you know we will be charging your card on file.

**Do I Need to Sign the Secured Credit Card Policy?** Yes. We want to make sure our patients are aware of the policy, and we are available to answer any questions related to the Secured Credit Card Policy.

**HOW WILL I KNOW HOW MUCH YOU ARE GOING TO CHARGE ME?** You will receive a letter in the mail (or e-mail) from your Insurance carrier that explains how much of your office visit they pay and how much you pay. This is called an Explanation of Benefits. This letter tells you exactly, according to your health insurance coverage, how much of your health care bill is your responsibility and how much is the responsibility of your insurance to pay.



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**THEN WHAT?** We receive the same Explanation of Benefits that you do. Most insurance companies will send your EOB prior to us receiving our copy. It usually arrives about 10-20 days after your appointment has been billed. We look at each EOB carefully and determine what your insurance has determined as patient responsibility. This is the same way we normally determine how much to send you a statement for in the mail. Once we receive the insurance EOB for your visit we will charge the credit card on file the remaining patient responsibility amount, if any, as per the EOB that is stated to be patient responsibility. Once charged, we will email you a receipt of payment with the email you provide and on-file with our office.

**BUT WAIT, I'M NERVOUS ABOUT LEAVING YOU MY CREDIT/DEBIT CARD.** We do not store your sensitive credit/debit card information in our office. We store it on a secure website called a gateway. The gateway we use is called InstaMed. InstaMed is PCI-DSS compliant and provides the complex infrastructure and security necessary to ensure fast, reliable and secure transmission of transactional data. This gateway is only used to process your payment and email you a receipt once payment is processed. **\*\*Once your credit card information is entered, it is encrypted and cannot be viewed or accessed by our organization.**

**WHAT IS PCI-DSS?** Payment Card Industry (PCI) Security Standards Council offers robust and comprehensive standards to enhance payment card data security and reduce exposure to credit card fraud. PCI Data Security Standard (DSS) provides an actionable framework for developing a robust payment card data security process, including prevention, detection, and appropriate reaction to security incidents.

**WHEN DO I GIVE YOU MY CREDIT/DEBIT CARD INFO?** We prefer for you to give us your credit/debit card in person when you check in for your first visit. We will securely enter your credit card information into the InstaMed gateway, and this information will be encrypted, secured and stored. We will then return the credit/debit card back to you. After entering into the InstaMed gateway, we will never again see all the numbers of your credit/debit card (encryption). If you need to update the credit card/debit card you have on file and have already signed the Credit/Debit Card Authorization Form, this can also be done over the phone.

**MY HIGH-DEDUCTIBLE HEALTH PLAN HAS A HEALTH SAVINGS ACCOUNT (HSA) CARD. CAN I KEEP MY HAS CARD ON FILE?** Yes, you can keep your HSA card on file, however, we may require an additional card to be kept on file should the funds in your HSA account become insufficient.

**WHAT IF I NEED TO DISPUTE MY BILL?** Rest assured that we will always work with you to understand if there has been a mistake. We will refund your credit card if we or if your insurance company has made a billing error. We will only charge the amount that we are instructed to by your insurance carrier, in the EOB they send to us, in the same way that we normally determine how much to send you a bill for in the mail.

**WHAT IF I WANT TO CHANGE THE CREDIT CARD I HAVE ON FILE?** If the credit card we have on file for you changes, please notify us immediately by calling our office at (703)957-0416. It's not uncommon for people to change or cancel their credit cards, including when it expires. If we run your credit card and it's denied for any reason, we reserve the right to charge an additional \$25 declined card fee if we are not able to run a new credit card within 7 days. We will contact you or leave you a phone message if this occurs.

**WHAT IF I HAVE MORE QUESTIONS?** Our staff is happy to speak with you about your account at any time. Please call our office at 703-957-0416 during normal business hours with any questions. We will be happy to connect you with our billers.