

# CREDIT CARD ON FILE POLICY

## Advantages of Card on File Q&A

### **Q: What is card on file?**

A: The ability to automatically collect outstanding balances after your insurance company has processed the claim. Office staff and the patient can determine a maximum pre-set amount so you know what to expect.

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

A: More and more doctor's offices are starting to use credit card contracts. It is not uncommon in many medical practices, pharmacies and labs to require a credit card on file. Other businesses like hotels, car rental agencies, Amazon.com and Netflix also request a card on file.

### **Q: I don't have a credit card and/or I always pay cash.**

A: You are welcome to leave a HSA (Health Savings Account), debit card or Flex Plan card on file. Our practice wants to switch away from less efficient forms of payment so we may have more time to focus on giving you quality care.

### **Q: I don't like to give out my email.**

A: Your email will ONLY be used to send you notifications and receipts concerning your card on file. We will not give it to anyone else, and we will not use it to contact you in any other way.

### **Q: What if I disagree with a charge?**

A: We'll send you an email five days before the charge is due to take place. If you feel that the charge is incorrect, we can hold it while you sort the situation out with your insurance company. The amount you owe is determined by your insurance company, not by our practice.

### **Q: What about identity theft and privacy?**

A: Your card will be stored by Elavon, Inc., a secure credit card processor affiliated with U.S. Bank that partners with our practice to collect payments. (Note: we also discuss security on the agreement that patients sign).

*"I am concerned that staff will have access to my card number."*

*Once the contract is established, office personnel will not have access to your card. Only the last 4-digits of your card will be viewable in our system.*

*"What will my card be used for?"*

*Your card on file will be used to cover any charges your insurance company did not cover. This includes copays, deductibles and co-insurance.*