

## Card on File Policy

We are committed to making the billing process as simple as possible. As you may know, the current healthcare market has resulted in insurance plans increasingly transferring costs to you, the patient. Many insurance plans require co-pays, co-insurance, and deductibles in amounts that are not always fully known to you, or to us, at the time of your visit. **To make managing payments easier for both our patients and our staff, we require that you place a credit card on file at the time of check-in.** A valid credit card, debit card, or HSA/FSA card will be accepted.

Our automated billing software, Collectly, stores card information in an encrypted format on a secure database. We are under strict state and federal guidelines to protect patient privacy and your card on file is considered protected health information. Office personnel will not have access to your card information. Only the last 4 digits of your card number will show in our system.

Here is how it works:

1. Prior to each visit, we will collect any known co-pays, co-insurance, and deductible amounts as usual. These amounts are kept as a pre-payment credit on your account.
2. Once your insurance company has processed our claim, they will send an Explanation of Benefits (EOB) to both you and us. The EOB will show what your total patient responsibility is. If you disagree with the patient responsibility amount owed, it is your responsibility to contact your insurance carrier.
3. If there is a remaining patient balance after pre-payment credits are applied, our billing service will charge your credit card on file for the remaining amount up to a maximum of \$250. However, if there is a balance in your favor, we will promptly refund the balance back to your credit card.

Please see our Card on File "Frequently Asked Questions" for further information.

## Card on File Authorization

I authorize and request Retina Orange County, Inc. to charge my card for balances due for services rendered that my insurance company identifies as my financial responsibility. I understand that a copy of my credit card will be kept on file. If my credit card declines, I will provide a new credit card number. This authorization will remain in effect until I cancel this authorization. To cancel, the account must be in good standing.

## **Card on File: Frequently Asked Questions**

*“Why the change?”*

Nothing is changing about how much you pay. When you come to our office and receive a service, you do so with the understanding that you are ultimately responsible for the cost of your care. To be sure that patient balances are paid in a timely manner, we need to have a guarantee of payment on file in our office. We have wonderful patients and we know most of you pay your balances. Unfortunately, that is not always the case. Although this policy may be surprising to you, we are not the first medical practice to enforce this policy, and you will begin to see it more and more.

*“I’ve never had to do this before at any other doctor’s office.”*

This may be different from what you are used to, but it is not uncommon in 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 credit card to be kept on file.

*“What are the benefits to me?”*

Convenience. Patients who have a credit card on file will no longer have to worry about statements and mailing in payments. You can also use it to pay for future visits without having to bring your card to each visit. Having a credit card on file will make check-in and check-out easier, faster, and more efficient. Our office staff can spend our time on things we think are more important, like helping patients on the phone and in-person, following up with insurance claims, and working to make your visit the best it can be.

*“What if I do not have a credit card?”*

A valid credit card, debit card, health savings account (HSA) card or flexible spending account (FSA) card will be accepted.

*“What if I need to dispute my bill?”*

We will always work with you to understand if there has been a mistake. We will only charge the amount that we are instructed to by your insurance plan in the EOB they send to us. Should your card be mistakenly run, we will refund your card.

*“What if I have more questions?”*

Our staff is available to speak with you about your account at any time during regular business hours.