

- CREDIT CARD ON FILE POLICY - REQUIRED IF USING ANY INSURANCE FOR YOUR VISIT

CC 2017

Why Is This Required

Due to the many challenges of insurances (lack of payments, higher deductibles), and difficulties of collecting balances owed by patients, we now require a form of payment on file. **Billing your insurance does not mean a guarantee of payment and you are responsible for any overages or unpaid amounts.**

* Please note this is an **"across the board policy"** and is not representative of any one patient. *

Where Is It Stored - Is It Secure

Your credit card information is securely and confidentially held by the exact same credit card processing company we use in the office, Heartland Payment Systems- third largest in USA. It is secure, confidential, and fully PCI compliant. Our office **does not** retain **or have access** to your credit card information.

HOW CAN MY CREDIT BE USED - TERMS

- After your insurance processes, if determined you are responsible for any remaining portion(s) an **email will be sent to you** with the balance owed.
- You will have 30-days to make payment in any forms (cash, check, online, etc.). If your balance **is not paid within 30-days** of email notification, your card will be **billed for the full amount owed**.
- No- Show Policy (must call within 2-hours prior to appointment). **No-show \$35.00 will be charged.**
- If payment is not received from your insurance plan within 60-days of service, our office will notify you. It is recommend you call your insurance company regarding the unpaid claim. After 90-days, if payment is not received, the **amount due will be charged** to your credit card on file.
- If you require a mailed paper statement, first one is at no charge. **Subsequent statements incur a \$5.00 per statement fee.**
- If any **refund** is owed, it will be issued to the card on file within 3-days.

What If I Do Not Want to Leave a Credit Card On File

We understand a few patients may not be comfortable leaving a card on file. Please let us know, so we may address the concerns. Otherwise you will be required to **put down a deposit for your visit as billing your insurance does not guarantee payment**. Your insurance will be billed on your behalf and if a refund is owed a check will be mailed to you within 5 business days.