

Credit Card Policy FAQs

Why?

Recent insurance plans place more financial responsibility 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.

How will I know how much you are going to charge me?

After your insurance company processes the charge for a visit, they send you a statement called an Explanation of Benefits (EOB) via email, mail or website. It details exactly how much the insurance is paying, how much is patient responsibility, and how much no one pays (the amount that we have to write off, or "adjust," because we are in-network with that insurance).

Then what?

We receive the same EOB that you do, electronically, and after review it is accepted into your account. Then we will charge your credit card on file for any patient responsibility the insurance has assigned to you. If you have any concern about any charges at any time, please do not hesitate to call our office. We want to be transparent and accurate. Everything should match your EOB.

If you choose not to participate or your credit card is declined or expires, balances must be paid within 60 days of the first patient statement. An unpaid balance may result in a family being dismissed from the practice.

But I paid my copay already.

Your health insurance may report additional patient responsibility for coinsurance and deductibles. Sometimes the copay on your card is not the same as the copay they tell us when they send the EOB. Or the copay you paid on one date may have been used to pay an older unpaid copay, when you were seen after hours, forgot your credit card or another family member or babysitter brought in your child and did not pay the copay. Our receptionist can tell you if this is the case. Sometimes the EOB may show the patient portion is a lower amount than the copay you already paid. If so, you will have a credit on your account that can be used for future balances, or you may also request a refund at any time.

Why am I getting a charge for a visit that is several months old?

Occasionally this may happen. We do not charge you until we have completed all correspondence with the insurance company about a bill. Common situations are that they have requested additional information from you, or from us, or we are appealing a decision that was incorrect.

Here's the biggie: How do I know it's safe to leave you my credit card information?

We do not store your credit card in our office. When we enter your credit card, the encrypted account information is sent to Instamed, our credit card merchant. They meet PCI-DSS standards. The Payment Card Industry (PCI) Security Standards Council has comprehensive standards to enhance payment card data security and reduce exposure to credit card fraud. PCI Data Security Standard (DSS) provides a framework for developing a robust payment card data security process, including prevention, detection, and appropriate reaction to security incidents