

NOTICE

Credit Card on File Policy

Laurel Ob-Gyn has implemented a new, convenient payment policy effective 3/1/16. The current healthcare market has resulted in insurance policies shifting a significant portion of the financial responsibility to the patient. Patients will be asked for a credit card at the time you check in and the information will be held securely. The amount charged to the card on file will be the portion the insurance company requires you to pay.

Benefits: Patients will no longer have to worry about statements and mailing in payments. You can also use it for future co-pay visits without swiping your card every time. Having a card on file will make checkout easier, faster, and more convenient.

At check in, we will ask you to sign a credit on file agreement. As part of the agreement, you will be able to set a maximum amount that can be charged to your card. After insurance has processed the claim, any remaining portion of charges will be charged to the card on file. An email notification will be sent 5 days prior to the charge. A receipt will be emailed after the payment has been processed. If the payment is declined, we will request updated credit card information. Please note the amount you owe is determined by your insurance company, not by our practice.

It has been our policy that payment is expected at the time of service. We are encouraging patients to keep their Health Saving Account (HSA) or Flex Spending Account (FSA) credit cards on file. If you do not have either types of cards, then we accept debit or credit cards.

Our credit card processing vendor, Evalon, Inc. will store your information on a secure and encrypted site, which allows bank card transactions on our computer system.

This policy has been put in place to simplify and enhance your patient experience. This change will keep the practice's administrative expenses down and allow our focus to be providing exceptional patient care.

IMPROVING PATIENT PAYMENTS WITH CARD ON FILE



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 require a card on file.

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

A: You are welcome to leave an 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 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 patient's sign).

"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.

