

With changes in the healthcare market over the last few years, insurance policies are increasingly transferring responsibility for payment (back to) on the patient due to high deductible plans and copays. Most of the copays and deductibles are not known to us at the time of your visit. As a result, it has become necessary to ensure we have a guarantee of payment on file at our office.

Your credit card information will be stored securely until your insurance has processed your claim. When we have been notified by your insurance of the amount of your patient responsibility, we will send you a bill in the mail. You will have 30 days to contact us with another form of payment. After 30 days the total amount of your patient responsibility will be charged to the credit card on file. Credit card information and payments are handled through our HIPAA-compliant practice management software, RevolutionEHR and OpenEdge View through Global Payments Integrated.

This will in no way compromise your ability to dispute a charge or question your insurance company's determination of payment.

\*To avoid any issues of discrimination or favoritism, all patients will be required to have a credit card on file regardless of insurance, visit type or previous payment history.

**Circumstances when your credit card may be charged include, but are not limited to:**

- copays, deductibles, and co-insurance
- Missed or cancelled appointments without 24-hour notice
- any amount not paid by your insurance company 60 days after a claim or corrected claim has been filed
- balances for materials – glasses or contact lenses that remain after products have been dispensed

FAQ's

1. Why the change?
  - Multiple reasons: The entire billing process is time consuming and wasteful and the patients we have to bill multiple times or send to collection agencies cost a lot of time and money. Reducing unnecessary costs is essential for us to continue to accept vision and medical insurance. In addition, changes in healthcare since the Affordable Care Act and High Deductible Plans have shifted more of the responsibility for payment to the patient.
2. How will I know how much you charge on my credit card?
  - You will receive an Explanation of Benefits (EOB) in the mail/email from your insurance company that explains exactly how much of your office visit they pay for and what your patient responsibility is (and why – was it due to copay, deductible, co-insurance etc). You will also receive one bill in the mail from us and then have 30 days in which you can call and change your payment method or ask any questions before the charge is applied to your credit card.
3. I always pay my bill on time, why do I have to do this?
  - Unfortunately, determining who will and won't pay on time is impossible for us to do. In addition, to avoid discrimination or favoritism we are requiring all patients to have a credit card on file.
4. How do you safe-guard my credit card information?
  - We use the same methods to guard your credit card information as we do for your medical information. The card information is stored securely protected through our HIPAA-compliant practice engagement software – RevolutionEHR in conjunction with Global Payments Integrated and OpenEdge View. This system stores the credit card information for future transactions using the same sort of technology that any online retailer would. We cannot see the card number – only the last four digits, giving us no way to use the card outside of the billing system. There is no way to export the card information out of our system. The only way to use the card is to process it in our practice management system.
5. What if I don't have a credit card?
  - You are welcome to leave an HSA (health savings account), Flex Plan or Debit card on file as well.
6. What are the benefits?
  - Convenient for patients: no need to call the office, write checks or buy stamps to pay a bill.
  - Convenient for re-ordering supplies of contact lenses.
  - Drives down administrative costs: Less paper and postage with fewer statements.
  - More time for staff to directly help patients either on the phone or in the office.
7. What if I have more questions?
  - Our staff is happy to speak with you if you have any further questions about this Credit Card on File Policy. You can contact us at 630-469-4141.