

Card on File FAQs

Q: When will I be charged and how will I be notified?

A: You will be notified five (5) days before the charge is made. If you feel that the charge is incorrect, we can hold it while we sort the situation out with your insurance company. All notifications will be sent to the email address on file.

Q: I think my insurance company will pay this bill, so I don't want to put my Card on File.

A: Although your insurance may cover this visit it's hard for us to know exactly how much they will pay. If your insurance company covers your bills 100%, you won't be charged, and it won't be a problem.

Q: What will my card be used for?

A: Your Card on File will be used to cover any charges your insurance company did not cover. This includes copays, deductibles, co-insurance, etc.

Q: What kind of limits do you put in place?

A: If your insurance company doesn't pay, most appointments will result in a \$50 to \$200 charge. We limit the amount you can be charged for ALL your appointments during the year to \$1,500.

Q: What happens if the amount I owe exceeds the Card on File limit?

A: You cannot be charged more than the Card on File limit. If the limit is met, our team will contact you to collect the remaining balance.

Q: What if I disagree with a charge?

A: We'll send you an email five days before the charge is due to be made. If you believe 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: Can patients use HSA or FSA cards or debit cards to set up a contract?

A: Yes.

Q: Is this required for uninsured patients?

A: Yes.

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), FSA (Flexible Spending Account), debit card or Flex Plan Card on File. Any of those will work and help us 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: I don't have email.

A: If the patient does not have an email that can be used to receive Card on File notifications, the patient will not be able to utilize the Card on File feature.

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. Many medical practices, pharmacies and labs require a credit Card on File. Other businesses, like hotels, car rental agencies, Amazon and Netflix also request a Card on File.

Q: Does this put me at risk for fraud and identity theft?

A: Our office does not store your credit card. Your card information is maintained by Elavon, a leading credit card processor that partners with U.S. Bank and complies with extremely stringent security standards.

Q: I'm concerned that staff will have access to my card number.

A: Once the contract is established, our office staff will not have access to your card. Only the last 4 digits of your card will be viewable in our system.