

## FAQ- Credit Card on File

**Why the change to a Credit Card on File program?** There are several reasons for this change. The primary reason is for your convenience. This will speed up our check in and check out process. If you have a caregiver or family member bringing a patient in for his or her appointment, you will no longer have to give them your credit card to pay for the office visit. Also, the changing environment in healthcare, in particular the Affordable Care Act and High Deductible Plans (HDHPs) more responsibility of payment is being placed on the patient. We need to be sure that patient balances are paid in a timely manner.

**But I always pay my bills, why do I have to put a credit card on file?** We have to be fair and apply the policy to all patients. We have wonderful patients and we know that most of you pay your balances. Unfortunately, this is not always the case.

**How will I know how much you are going to charge me?** You will receive an Explanation of Benefits (EOB) in the mail (or-email) from your insurance carrier that explains how much of your office visit they paid for and what your patient responsibility is. This EOB tells you exactly, according to your health insurance coverage, how much of your healthcare bill is your responsibility, and how much is the responsibility of your insurance to pay.

**When do I have to pay for Services?** Any time you receive medical care, you will be expected to pay in full for your services until your deductible is met. If you have a very large deductible, called a high-deductible insurance plan, you may have to pay out of pocket for most of your primary care services.

**Will you send me a bill to let me know what I owe?** Once we receive the insurance EOB for your visit, we will charge the credit card on file the exact amount as is stated on the EOB as patient responsibility. Once Azalea has been notified of the amount of your patient responsibility by your insurance, you will be notified via email of your patient responsibility. You will then have 5 days to dispute the bill or create a payment plan before the payment is processed. If you do not dispute the charges or create a payment plan, the card on file will be processed. Once charged, we will email you a receipt of payment.

**I'm nervous about giving you my credit card information.** Azalea does not store your sensitive credit card information at our office. We store it on a secured credit card website.

### **Why am I being singled out? I always pay all my bills.**

All patients are required to keep a credit or debit card on file. This policy isn't personal; we apply it equally to all of our patients. By doing it this way, the temptation to play favoritism is eliminated and it removes us from the uncomfortable situation of having to decide who has to follow the policy and who doesn't.

### **What about identity theft and privacy?**

Under HIPAA, we are under strict rules and guidelines in terms of protecting patient privacy and the credit card is considered protected health information. Because of HIPAA rules, our medical office is far more secure than most retail establishments as it relates to identity theft.

### **I don't have a credit card.**

You are welcome to leave a HSA (Health Savings Account), Flex Plan or Debit card on file or set up a secured deposit of \$150.00 at check in before your appointment. We understand there are legitimate reasons you might not have a card (declared bankruptcy, maxed out, or declared unworthy of credit).

### **I have dual insurances and I'm covered at 100%, so I will never have a balance. Do I still need to give you a credit card on file?**

Even with dual insurances, there are often times a patient still has some responsibility. Please keep in mind, we will not charge your card if you do not owe anything.

**What if I have more questions?** Our staff is happy to speak with you about your account at any time. Please feel free to contact our billing office at 833-258-4717.