



Credit Card on File Policy

To Our Esteemed Patients:

We have implemented a policy requiring a credit card held on file effective 2/1/21. As you may be aware, the current healthcare market has resulted in insurance policies increasingly transferring costs to you, the insured. Some insurance plans require deductibles and copayments in amounts not known to you or us at the time of your visit.

Like hotels and car rental agencies, you are asked for a credit card number at the time you check in and the information will be held securely until your insurances have paid their portion and notified us of the amount of your share, then you will receive a statement.

This card can be charged for the following reasons:

- Visit payments not collected from you at the beginning of your visit
- No show or late cancellation charges
- Insurance discrepancies that are not resolved within 90 days of the date of service
- Outstanding balance greater than 90 days past due

This is an advantage since it makes check out easier, faster, and more efficient.

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

Patients with verified ACTIVE MEDICAID or WORKER'S COMPENSATION coverage are exempt from having a credit card on file.

If you have any questions about this payment method, do not hesitate to ask.

Sincerely yours,

Sonika Gupta

P.S. - Please read through the following FAQ section for further information.

FAQs

I've never had to do this before at any other healthcare office.

This may be a departure from what you have been used to, but it is not uncommon. Many medical practices, imaging centers, and outpatient surgical centers require a credit card on file.

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

This is not the same as "signing a blank check".

What we are doing is nothing different than what a hotel or rental car company does at each check in. All credit card contracts give cardholders the right to challenge any charge against their accounts.

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 pay with cash or check for the visit in full. We understand there are legitimate reasons you might not have a card (declared bankruptcy, maxed out, or declared unworthy of credit). If this is the case, we will work out a payment plan with you.

What if I have more questions?

Our staff is happy to speak with you about your account at any time.

Patient Name or Parent/Legal Guardian

Patient Name or Parent/Legal Guardian Signature

Date