

## Credit Card on File Policy

In an effort to keep expenses and fees down, we have streamlined our billing processes. Like many other medical practices, imaging centers and outpatient surgical centers, we have adopted a Credit Card On File Policy, effective 1/1/2016.

This is similar to what you experience when booking a hotel room or reserving a rental car. We ask that you place a credit card on file to be held securely until your insurance has paid their portion. You will be notified of any remaining balance and have five (5) days to contact us with questions or to use another form of payment to cover the balance. If we do not hear from you, your credit card will be drafted and a receipt will be sent to you.

**In no way will this system comprise your ability to dispute a charge or question your insurance company's determination of payment. We firmly believe that this process is far more efficient and enhances the patient's experience.**

Advantages for the patient:

- eliminates check out and reduces wait time
- making payments is convenient and easy
- transactions are easy to follow
- reduces overpayments
- refunds are faster
- eliminates late fees and finance charges

Advantages for the medical practice:

- streamlines billing processes
- reduces administrative expenses
- improves collections on small balances
- eliminates over payments and simplifies the refund process
- allows us to focus on providing exceptional care

**Please be assured that we do not keep any credit card information in our office.** We use a secure gateway through our Athena, our EMR and Evalon, a national credit card payment vendor that is completely compliant. We appreciate your cooperation in complying with our policy. If you do not have a valid credit card, we will estimate the cost of your encounter and ask for payment at the time of service. Once your claim processes, credit balances will be refunded to the patient and remaining balances are due upon demand.