

Frequently Asked Questions About The Credit Card On File Program

Why the change?

There are several reasons. First, statements are wasteful of paper, postage, and staff time. Second, we need to ensure that our practice has a guarantee of payment on file for each patient. We wait 20 to 30 days, and sometimes longer to receive payment from your insurance company. Once that is received, if there is an outstanding balance, we send statements and reminders. At times, address change has not been notified to us. Other times, people are unhappy that they need to pay late fees.

I always pay my bills, why me?

We have to be fair and apply the same policy to all patients. We have wonderful patients and we know that most pay off their balances. Unfortunately, this is not always the case.

I have never had a Doctor's office ask to keep my credit card on file.

We realize that this is a relatively new policy for a medical office but Doctor's offices have started this now. It is no different than leaving a credit card on file with Amazon or your cell phone company. They only charge you when you order something or pay your monthly bill. We are doing the same thing after your insurance pays.

How will I know how much has been charged?

For every visit or procedure, your insurance company mails an Explanation of Benefits (EOB) to you. This document shows how much your insurance paid and what you need to pay based on the benefits and the deductible of your policy.

This office receives the same information as you do, along with payment from your Insurance Company. We apply the payment and make any discount or adjustment as per our contract with your Insurance Company. The balance on your account for that visit or procedure will then match the patient responsibility amount on your EOB.

When will my credit card be charged?

You will receive a statement from our Billers. You can send in your payment through your patient portal or you can also pay by other usual means. If in a month we do not receive your payment, a second statement will be sent and a late fee of 10% will be charged. We will not send a third statement. Instead at this point, we will charge the credit card on file. Without this authorization, a second 10% late fee will be added to your third statement. If you still do not pay in a month, then you will be sent to Collections.

What if I need to dispute my bill or charge to my credit card?

All you need to do is call us, if you have any concerns about your account. Mistakes can happen and we can apply a refund directly to your credit card if we made a billing error.

Our billing department can be reached at **(408) 323- 2312** Monday thru Thursday between the hours of 8 A.M to 4 P.M.

What if I have 2 insurance plans?

You are very fortunate! Each plan may have different policy benefits and deductibles. Again, we will ask to keep a credit or debit card on file just in case these plans do not cover all your services. Remember, we will not charge the card until both plans have paid AND if there is a remaining patient responsibility.

How do I find out about my benefits?

There are 3 ways to do it!

1. Review your plan benefits with your insurance agent.
2. If your plan comes from your employer, you can review benefits as provided by your HR department.
3. Call Customer Service at your insurance company. The contact information is usually on the back of the insurance card.

Where is my credit card information stored?

It is encrypted and stored in cloud.