

PATIENT INFORMATION RE: CREDIT CARD ON FILE POLICY

To Our Patients:

As you are aware, healthcare has undergone dramatic changes in the past few years. High-deductible health plans are now a mainstay in the healthcare landscape. This means that more responsibility of payment is being placed on patients. We need to be sure that patient balances are paid in a timely manner. If you have ever stayed in a hotel or rented a car, you are familiar with the concept of having a credit card on file. Your credit card information is stored in a secure, encrypted manner and only accessed and charged if there is an outstanding balance due. As of December 1, 2017, Northwest Asthma & Allergy Center has adopted a Credit Card on File Policy.

At the time of registration, we will request your credit card information. Your credit card numbers will be encrypted and stored securely off-site. No credit card numbers will be stored at our practice. Once we receive your Explanation of Benefits (EOB) (what the insurance company will pay towards your visit), we will wait 30 days to allow you time to pay the balance on your account. If your balance is not paid, your credit card will be charged for the outstanding balance that is your responsibility. Co-pays must be paid at the time of visit. If you have any questions about this payment method, please do not hesitate to call our **Billing Office** at **206-527-2577**.

How does credit card on file benefit me?

Using credit card on file, you will be able to:

- Pay balances and co-pays conveniently
- Make payments automatically using your credit card of choice
- Avoid writing checks to pay bills by mail
- Receive notifications and receipts sent via email

Please note that all of your rights with respect to the use of your credit card will remain in effect. This new policy will in no way prevent you from being able to dispute a charge or question your insurance company's determination of payment.

Your credit card on file can be used for the following reasons:

- Visit payments not collected from you at the beginning of the visit
- No show or late cancellation charges
- Insurance discrepancies
- Outstanding balance greater than 31 days past due

Credit Card Type (circle)	Visa	MasterCard	Discover	Amex
_____	_____	_____	_____	_____
Credit Card Number	Security Code	Exp Date	Printed Name as it appears on card	
_____	_____	_____	_____	_____
Billing Address	City	State	Zip	
_____	_____	_____	_____	_____
Phone Number	Email			
_____	_____	_____	_____	_____
Patient Name	DOB	Patient Name	DOB	
_____	_____	_____	_____	_____
Patient Name	DOB	Patient Name	DOB	

I authorize Northwest Asthma & Allergy Center to charge the credit card above per the terms of this policy. This authorization shall remain in effect until NAAC has received written notification from me of its termination.

Signature Date

The credit card number will be redacted prior to scanning this form into the Electronic Medical Record.

NORTHWEST ASTHMA & ALLERGY CENTER CREDIT CARD ON FILE: FAQS

What is a deductible and how does it affect me?

An annual deductible is the dollar amount you must pay out of pocket during the year for medical expenses before your insurance coverage begins to pay. For example, if your policy has a \$2,000 deductible, you must pay the first \$2,000 of medical expenses before the health insurance company begins to pay for any services. This works just like the deductible for your car or homeowner's insurance policy.

When do I have to pay for services?

You, the patient, are ultimately responsible for all charges any time you receive medical care. You are expected to pay in full for your services until your deductible and any applicable co-insurance is met.

How will I know when my deductible has been met? How will I know how much you are going to charge me?

You can call your insurance company at any time to check on how much of your deductible has been met. Some insurance companies provide this information on-line. Every time you receive medical services, you will receive notification from your insurance company with how much they paid or did not pay when they send you an Explanation of Benefits (EOB). We look at your EOB carefully to determine the amount that is to be paid by you, the patient. That is called the Balance Due.

But I always pay my bills, why me?

We have to be fair and apply the policy to all of our patients. Keeping a credit card on file makes the check-out process easier, faster and more efficient and helps you to take care of the amount that you may owe.

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. Credit card numbers are encrypted and stored securely off-site. No credit card numbers are stored at our practice.

What if 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 our standard visit cost. We understand there are legitimate reasons you may not have a credit card. In that case, we will work out a payment plan for you. Payment for service is due upon receipt of your billing statement after your insurance plan processes your claim. If your account remains unpaid, subsequent statements will be sent to the address we have on file. When your balance is 90 days past due, your account will be turned over to a collection agency and will be assessed a \$50.00 release fee. You will be dismissed as a patient from our practice.

When will my card be charged?

We will submit your claim to your health insurance company if applicable. Once your insurance company processes your claim, you will have 30 days upon receipt of your billing statement to pay the amount due in any manner you wish. If you do not pay the amount due within 31 days, your credit card will be charged the Balance Due.

What if I have two insurance plans?

Even with two insurance plans, you may still owe a small balance that is your responsibility to pay.

How will I know that you have charged my credit card? How do I get a receipt?

You will receive an email receipt when your credit card is charged.

Is this the same as "signing a blank check"?

No. Credit card on file is similar to what a hotel or rental car company does at check-in. All credit card contracts give cardholders the right to challenge any charge against their accounts.

Is this "Balance Billing"?

No. "Balance Billing" is asking the patient to pay the difference between our fee and what is contracted with your insurance company. This is a breach of our contracts. The charge to your credit card is only the patient responsibility. For example, you see one of our providers at NW Asthma & Allergy Clinic and incur a charge fee of \$200. We have a contract with your insurance company that states we will accept a payment of \$100 for the visit. The insurance company agrees to only pay 80% of that amount. Your responsibility (as the patient) is the remaining \$20 which will be charged to your credit card. We can not charge you the difference between the charged fee and the contracted fee.

What charges will my card be used for?

Your credit card will be used only when a balance becomes due.

What if my card is declined or expired?

We will contact you to update the information. If your account becomes delinquent, you will be sent to collections.

What if I want to change the credit card on file?

You can give us your new credit card number at any time.

What if I need to dispute my bill?

We will work with you to understand if there has been a mistake. We will refund your credit card if we or your health insurance company has made a billing error.

When do I give you my credit card?

We ask that you complete the Credit Card Authorization Form. This agreement will apply to all family members under your account. Once we have entered your credit card information into our financial institution's encrypted system, the credit card information will be destroyed. Our staff will only be able to see the last 4 digits. You can also deliver your credit card information over the phone or by mail.

What if I have more questions?

Our staff is happy to speak with you about your account at any time. Please call our **Billing Office** at **206-527-2577**.