



## **Q & A – Credit Card on File**

### **Why are you changing your payment policy?**

The Affordable Care Act has shifted a significant portion of the financial burden to the patient. These changes help keep the practices administrative expenses down and allow us to focus more on providing exceptional patient care.

### **What are the benefits to me?**

Patients who have a credit card on file will not have to pay on the date of service. When your doctor receives the remittance advice back from all of your insurances (typically in 1 to 3 weeks), your portion of charges will be charged to your credit card at that time. If you provided an email address, a receipt will be emailed at the time of the charge.

### **Will I still receive a bill from West Front Primary Care?**

You will not receive a statement from West Front Primary Care. You will receive a letter from your Insurance provider that explains how much of your office visit they pay and how much you pay. This is called an Explanation of Benefits, or EOB. This letter will tell you exactly, according to your insurance coverage, how much of your bill is your responsibility and how much is your insurance providers.

### **Will I receive notification that my card has been run?**

You will receive a receipt via email.

### **What happens if my card is declined?**

We will request updated credit card information or a different payment method. If we are unable to collect your obligations at this time, a \$25 administrative fee will be added to your account and a statement will be mailed out.

### **What if I don't have a credit card?**

It has been our policy that payment is due at the time of service. We are encouraging patients to keep their Flex Savings Account (FSA) or Health Savings Account (HSA) credit cards on file. If you do not have either of these types of cards, then you can use any debit or credit card. We accept Visa, MasterCard, Discover or American Express. A \$25 administrative fee will be added to your account in the event that payment is not received within 24 hours.

**How can I be assured that my credit card information will remain safe?**

We contract with the company “Electronic Payments” to process and store our credit card information. “Electronic Payments” is certified as a Level One Service Provider with the Payment Card Industry (PCI DSS) Data Security Standard, as well as the VISA Cardholder Information Security Program (CISP). “Electronic Payments” will store your information on a secure and encrypted site, which will enable us to run bank card transactions on our computer system. Our employees will not have access to your bank card and only the last four digits of your bank card will be accessible for viewing through “Electronic Payments”. As you can see, this is a more secure system than the one currently in place.

**Does my physician know you are storing my credit card on file?**

Yes, this policy was approved by all of the physicians as part of our initiative to provide exceptional patient care.

**I have always paid my bill on time. Why are you requesting my credit card information?**

This policy has been put in place to simplify your patient experience. It will not only allow our providers to focus on patient care, but will also benefit you by **not charging** your card until we receive an explanation of benefits from your insurer. In addition, it will reduce the time and cost of providing any refunds that may be due.

**My insurance company told me that I am not to pay until I receive your bill.**

We have thoroughly reviewed our contractual agreements with the insurance providers that we participate with to ensure that this service is in full compliance.