



## PATIENT Q & A – CREDIT CARD ON FILE

### What are the benefits to me?

- You will not be required to make a payment on date of service. We will instead simply file your claim with your insurance(s), once they have processed your claim we will then charge your credit card the amount your insurance does not cover, which is your liability.
- We normally charge patients a \$25 fee if they do not pay deductibles, copays or coinsurances on the date of service. This will not apply to you as you will be paying your patient liability with your credit card on file.

### How does the process work?

- Provide the credit card information for yourself and any other family members that are to be covered.
- After your charges have been processed by your insurance(s), a statement will be generated.
- The **guarantor** on your West Front Primary Care (WFPC) account will receive an email that a statement is available in your portal. The statement will explain your remaining financial liability (the amount not covered by insurance).
- 2 days after your emailed statement, the **credit card account holder** will receive an email from our processor InstaMed which includes when and how much the charge your credit card will be charged.
- The following day, your credit card will be run and a receipt will be emailed to the **credit card account holder**. This email will come from InstaMed, not from WFPC.

### What are my responsibilities?

- **Complete the Credit Card on File form** with a staff member.
- **Have and maintain a valid email** - which is required to participate in the credit card on file program.
- **Update WFPC on ANY changes** to your credit card information.
- **Ensure funds are available** in your accounts if you are using a debit card or (Health Savings Account) HSA card.
- **Review your statements** which are sent to the **guarantor** on your WFPC account.
- **Contact WFPC immediately if your credit card is denied** for any reason to make payment arrangements, InstaMed will send you an email notifying you of the denial.

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

We contract with a respected company called **InstaMed** <https://www.instamed.com/> to process and store all credit card information. InstaMed is healthcare's most trusted payment network. InstaMed owns and operates a 24/7/365 technical and operational infrastructure with over 99.9% uptime. InstaMed is compliant, independently certified and audited at the highest levels for both healthcare and payment processing, including the following certifications and accreditations:

- Registered with Visa and Mastercard and independently certified as a Payment Card Industry Data Security Standard (PCI DSS) Level One v3.2 Service Provider
- The first company to receive financial (FSAP) and healthcare (HNAP) accreditations from the Electronic Healthcare Network Accreditation Commission (EHNAC)
- PCI-Validated P2PE v2.0 Solution Provider
- EMV certified with Visa, Mastercard, Discover and American Express
- Compliant with the Health Insurance Portability and Accountability Act (HIPAA)