

Credit Card on File Policy

Introduction

The current healthcare market has resulted in insurance policies increasingly transferring costs to you, the insured. Some insurance plans require deductibles and copayments in amounts not known to you or us at the time of your visit preventing our ability to effectively collect from you at that time. This has significantly increased our expenses in attempting to collect our patient balances causing many of our services to go uncollected and raising our costs to recover monies owed. To enable us to maintain our lowest pricing and improve the billing experience for you, our patient we implemented the Credit Card on File Policy.

Policy

1. We ask our patients for credit card information during telephone appointment scheduling and at that time you are asked to input your credit card information and provide consent into a secure automated processing system. You may also be asked to input or update this information during office check in or office check out as necessary. This private information is stored in a secure environment to protect your information. Associates of IGH do not have access to your credit card information.
2. Failure to provide the credit card on file information may result in your appointment being delayed or canceled.
3. After you have received your services, insurance(s) have paid, adjustments have been made and the insurance company(s) have notified us of amounts that are *your* responsibility, we will send you *one* courtesy statement billing you for the balances that you owe.
4. After 14 days if you have not remitted your payment from your courtesy statement, the amount owed by you will be charged to your credit card on file.
5. Credit Card on File consent permits IGH to charge your card **only** for amounts for which you are financially responsible. These amounts are defined but not limited to
 - a. Co-pays that were not paid at the time of your appointment
 - b. Patient responsibility bill balances after insurance payments and insurance adjustments have been applied
 - c. Non-covered services by insurances
 - d. Appointment no show fees
6. An e-mail receipt will be sent to you confirming the charge to your credit card on file. If you have not provided us with an e-mail, a copy of the credit card charge will be mailed to your address on file for your records.
7. Once in office co-pay amounts are known at the time of your appointments for office services, you may choose to use your credit card on file at the time of office check out. This may enhance your office experience making check out easier, faster and more efficient. As always, you may continue to use checks or cash as well.
8. The Credit Card on File Policy in no way compromises your ability to dispute a charge or question your insurance company's determination of payment.
9. Due to lawful obligations, patients with verified eligibility for ACTIVE MEDICAID programs, Veterans Choice / Healthnet or Veterans Hospital are exempt from having a credit card on file.
10. Non-compliance with IGH established financial policies may result in the patient's inability to receive services and possible discharge from the practice in compliance with established discharge guidelines.