



## **Credit Card on File FAQ**

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

Credit card on file (CCOF) is a rapidly growing trend in the healthcare industry. Its purpose is to guarantee payment for rendered services that may not be completely covered by insurance including services applied to a patient's deductible.

### **But I always pay my bills, why me?**

We understand that most of our patients pay their balances in a timely manner. Unfortunately, this is not the case every time, and neglected balances for services already rendered affect the cost of health care for all. This system will streamline billing for our patients and help keep administrative costs down for us.

### **How will I know how much you are going to charge me?**

You will receive an Explanation of Benefits (EOB) in the mail from your Insurance carrier that explains how much of your office visit or service they pay and how much you pay. This EOB tells you exactly, according to your health insurance coverage, how much of your health care bill is covered by your insurance and how much you owe to the practice.

### **Then what?**

We receive the same EOB that you do. It arrives approximately 20-30 days after your appointment. As always, we look at each EOB carefully and determine what your insurance has determined as patient responsibility. Instead of sending you a bill, we will now charge your credit card on file for the patient responsibility amount and email you a receipt.

### **How can I trust that you will keep my credit card information safe?**

We do not keep any credit card information on file here in the office or on any of the computers here. We use a secure, encrypted gateway site that is completely compliant as required by law.

### **What if I need to dispute my bill?**

We will always work with you to understand if there has been a mistake and we will refund your card if we have made a billing error. We will only charge the amount that we are instructed to by your insurance carrier, in the EOB they send to us, in the same way that we normally determine how much to send you a bill for in the mail. If you have any questions about your coverage, please contact your insurer upon receipt of your EOB. If you have questions about your bill, please call our billing department at 781-762-5858 option 3.

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

You are welcome to leave a debit card, Health Savings Account (HSA), or Flex Plan Card on file or opt out of insurance and pay for the visit in full at the time of service. We also accept Care Credit.

We appreciate your cooperation and assistance in this process!