

Hibiscus Women's Center

Credit Card on File Policy (updated 1/15/19)

We have implemented a policy requiring a credit card be held on file. As you may be aware, 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.

Credit card numbers are encrypted and stored secured by Elevon, a secure credit card processor. Your credit card information is not stored in this office. Medical practices have stricter computer security than most retail environments.

Similar to hotels and car rental agencies, you are asked for credit card number at the time you check in and the information will be held securely until your insurance has paid their portion and notified us of the amount of your share. You will be notified by email 5 days prior to your card being charged. You may contact the office prior to the charge if funds will not be available and you need to discuss other payment arrangements

Gynecology patients are required at check-in payment to pay any copay or estimated charges for services provided that visit. We require that you leave a credit card on file with us. We will keep it on file with a signed agreement to charge any outstanding patient responsible balances not to exceed \$150 for that visit only. Keeping your card on file reduces cost of patient statements and refund checks. Any refunds will be made to the credit card your visit was paid with, which will expedite your refund.

Obstetrical patients will be required to make payments as per their agreement for their Global care. We do require you leave a credit card on file with us. We will keep it on file with a signed agreement to charge any outstanding patient balances (not within the Global prepayment agreement) not to exceed \$500.00 for the one year. Keeping your card on file reduces cost of patient statements and refund checks. Any refunds would be made to the credit card you paid with, which will expedite your refund.

FAQ's

What is a deductible and how does 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 the policy has a \$500 deductible, you must pay the first \$500 of medical expenses before the insurance company begins to pay for any services.

When does a deductible begin?

Most plan years begin January 1st, check with your insurance plan.

When do I have to pay for services?

Any time you receive medical care, you are expected to pay in full for your services until your deductible is met. Depending on your plan your service may only require Co-pay due at the time of visit and no deductible will apply. Depending on the service we may not know how the claim will process (deductible or copay).

How will I know when my deductible has been met?

You can call your insurance company at any time to check on how much of your deductible has been met; some insurance companies have this information available on line. Every time you receive medical services, you will receive a notification from your insurance with how much they paid or did not pay. This is call and EOB (explanation of benefits).

I've never had to do this before at any other doctor's office.

This may be a departure from what you have been used to but it is not uncommon in many medical practices, imaging centers, outpatient surgical centers to require a credit card on file.

Why I'm being singled out? I always pay all my bills?

All patients are required to keep a credit or debit card on file. This policy isn't personal; we apply it equally to all of our patients; by doing it this way, the temptation to play favoritism is eliminated and it removes us from the uncomfortable situation of having to decide who has to follow the policy and who does not.