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## CREDIT CARD ON FILE POLICY

Thank you for choosing Lansdowne Foot and Ankle Center for your foot and ankle needs. We are committed to providing you with exceptional medical care, as well as, making our medical billing processes as simple and efficient as possible. Recent shifts in the healthcare industry have resulted in insurance companies increasingly transferring costs to our patients, you, the insured. This is driving many physician practices to adopt new financial policies to enable more efficient operational processes. Some insurance plans require deductibles and co-payments in amounts not known to you or us at the time of your visit. Please take a moment to familiarize yourself with our practice’s new Credit Card on File Policy.

To streamline our billing and payment system and to provide a seamless, convenient way for patients to pay their bills, effective September 1, 2018, Lansdowne Foot and Ankle Center will require all patients keep an active credit card (Visa or MasterCard) on file with us. The credit card will be kept in a secure vault by Payment Bridge, our payment processor. We will bill your insurance company first and upon their determination of benefits, we will only charge your credit card when they inform us of patient responsibility. Circumstances when your card would be charged include but are not limited to: missed co-payments, deductible and co-insurance, any noncovered services and/or denial of services.

- Once your insurance has processed your claims, they will send an Explanation of Benefits (EOB) to both you and our office showing the amount of your total patient responsibility. You will typically receive the EOB before we do, so if you disagree with the patient responsibility balance owed, it is your responsibility to contact your insurance carrier immediately.
- When we receive the EOB, we will enter all pertinent payment information into our system. At that time, any remaining balance owed by you will be charged to your credit card and a copy of the charge will be mailed to you.

## PRE-AUTHORIZED CREDIT CARD PAYMENTS

I authorize Lansdowne Foot and Ankle Center to keep my signature on file and to charge my account for balances of charges not to exceed \$500.00 for clean claims with balances for coinsurances and deductibles which are reflected on your explanation of benefits.

I assign my insurance benefits to the practice listed above. I understand that this form is valid until I cancel the authorization through written notice to the health care provider. I understand I must notify the practice of any card renewals or account changes.

\_\_\_\_\_  
Signature of Patient / Credit Card Holder (or Legal Guardian)

\_\_\_\_\_  
Date

\_\_\_\_\_  
Print Name of Person Signing Above

\_\_\_\_\_  
Relationship to Patient

If you decide not to keep a credit card on file with our office, we will collect an estimate of co-payments, deductible, co-insurance, and any noncovered services at the time of service. \_\_\_\_\_ (initial)

## QUESTIONS & ANSWERS ABOUT CREDIT CARD PRE-AUTHORIZATION

### **Q. What is the pre-authorized payment procedure?**

A. It's a convenient payment method in which you authorize your doctor to automatically bill your account for charges not covered by your insurance, due to coinsurance or deductible fees. All charges must be in accordance with your agreement.

### **Q. How does the pre-authorized payment procedure work?**

A. It starts when you fill out a Pre-Authorized health care form for your doctor along with your insurance paperwork. The form works two ways: -The form can be used to specify that insurance payments are to be made directly to your doctor. Once your health care provider receives payment from your insurance company, he/she will bill your account automatically for any fees not covered by your insurance, including deductibles and co-payments. -Or, use the form to automatically bill your account for recurring visits. Simply specify the amount, frequency and treatment dates on the form.

### **Q. Can my doctor charge my account for amounts not specified on the form?**

A. No. Your doctor is only authorized to bill your account up to the maximum amount that you indicate on the form. Phone authorization is needed for amounts exceeding the fees you have approved.

### **Q. Will I receive a statement or receipt for the charges automatically billed to my card?**

A. All authorized charges will appear on your monthly statement just like purchases.

### **Q. What types of health care procedures may I use pre-authorized payment for?**

A. You can use pre-authorized payment for every health care visit, from routine check-ups to recurring treatments such as palliative care or budget payment on large deductibles.

### **Q. Is my credit information accessible or stored by your office?**

A. No. Your card scan is only needed one time and your data is captured by a PCI Federally insured and accredited merchant services company, Federated Global pay, and is encrypted and stored by them only.

### **Q. How do the charges get applied?**

A. The office administrator has password encryption access to our PCI DSS compliant payment processing system and can pull your account by name or previous transactions for identification but just like a terminal transaction only the last 4 digits of your card information is seen with your identification to assure proper account charging. The charge is entered and applied to your account.