



Credit Card on File Policy-As of October 1, 2019

Catawba Women's Center has implemented a new, convenient payment plan using Credit Card on File. As you are aware, the current state of healthcare in our market has resulted in significant changes in insurance policies, co-pays, deductibles and premiums. Unfortunately, a great deal of the financial burden now falls to the patient's responsibility.

ALL NEW AND EXISTING PATIENTS will be asked for a card to put on file with our office at the time of check in. As of October 1st this will be required to be seen in our office.

Athenahealth, our electronic health record, encrypts and stores the card information via Elavon, INC. a secure credit card processor affiliated with U.S. Banks. Office personnel WILL NOT have access to your card information.

Types of cards you can use:

- Credit Card
- Debit Card
- HSA Card from your insurance
- FSA card from your insurance.

Cards on File will be used for:

- ***Co-pays:*** When you come into the office, we will ask you if you would like to use your card on file to make your co-pay for your visit OR if you would like to use another method. All co-pays will be collected at time of service.
- ***Deductibles:*** You may have an insurance plan where all services apply to your deductible. All office visit allowed amounts will be collected at time of service per your insurance plan and we will be able to use your card on file OR any other payment method. You may have an additional balance on your account after insurance processes your claim, your card on file can be used to settle those balances quickly and easily.

Q & A:

What are the benefits to me?

Patients that have a card on file will no longer have to deal with statements and mailing in payments. You can also use it to quickly settle balances in office without having a payment method with you. It will also make the check-in and check-out process quicker for you.

How does this work?

During your next visit to our office, we will slide your card in our reader and it will add it to your chart for one entire year of convenience with a maximum of \$1500. The Card on File Agreement that you will be asked to sign will explain the details of card on file.

When your insurance company drops a charge to your responsibility that we did not previously collect (we only collect co-pays and estimated time-of service charges at check in), then you will receive an email (the one that you have provided) 5 days in advance of your card on file being charged.

What if I need to dispute my bill?

As stated before, you will be sent a notice by email that your card on file will be charged 5 days before it comes out. If you give our office a call within the 5- day period before the charge, we can review your bill, dispute any charges with your insurance and/or set you up on a payment plan with direct draft from the card you have on file.

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

Under HIPAA law, we are under strict state and federal rules and guidelines to protect ALL patient information including your card information. Elavon, our credit card processing vendor (as well as leader in the credit card industry and an affiliate of U.S. Bank), will store your information on a secure and encrypted site, which will enable us to run the transaction on our system. NONE of our employees have access to your card/bank information.

Please know that this may be a new world for some of our patients, but this will allow for easier financial transactions for the patient and allow us to focus on providing you with the exceptional care that you deserve.

Thank you for choosing Catawba Women's Center!!