

## CREDIT CARD ON FILE (CCOF) Q & A

Question	Answer
Why are you changing your payment Policy?	<p>The Affordable Care Act is greatly shifting the financial burden to the patients. Many patients have high deductible plans which are requiring them to pay more money up front for their health care.</p> <p>Like any other business, FMCOS needs prompt payment for the services provided to keep administrative cost down.</p>
Does my physician know you are requiring my credit card on file?	Yes, these changes have been discussed in great length with all providers. We discourage patients from discussing financial issues with the providers during your scheduled visits as your time with the provider should serve your healthcare needs.
I have always paid my bill on time. Why do I have to give my credit card?	All changes are universal for all patients to maintain policy consistency and keep cost at a minimum.
Who can I talk to about this policy?	We would be more than happy for you to speak with our Office Manager or Assistant Office Manager.
I don't think this is legal.	We have reviewed our insurance contracts in detail to ensure that we are compliant with all laws and regulations.
I forgot you told me on the phone that I would have to provide a credit card. Can I see the doctor today and pay you next time?	Effective October 1, 2013, <u>New</u> patients will not be seen until they meet the policy requirements and maintain a Card on File.
When do I have to pay for services? When will my card be charged?	Payment for services rendered is due at the time of service per your contract with your insurance carrier. We will collect copays on the Date of Service. To assure accurate collection of co-insurances and deductibles, we prefer rather than collecting an estimated amount on the date of service, that we wait until we get the explanation of benefits (EOB) from your insurance. Once your insurance has paid their portion, we will then charge your card on file with your balance, according to your insurance.
If I have two insurance policies, do I still have to keep a card on file?	Yes. We will allow both policies to process and submit payment before your card on file is charged with any balance.
Will I still receive a bill?	Effective October 1, 2013, FMCOS will limit statements. You will receive an Explanation of Benefits (EOB) from your insurance company that will provide details on how your claim was paid and what amount is the patient responsibility? There will be a \$10.00 administration fee for all balances that require statements be mailed.

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<b>Will I receive anything to let me know My card has been run?</b>	<b>We will send a receipt via email if your email is on file.</b>
<b>What happens if my card is declined?</b>	<b>You will be charged a \$2.00 decline fee to cover charges to us. We will attempt to call you to get updated credit card information</b>
<b>How can I update my credit card?</b>	<b>You can update your card information at your next appointment while checking in.</b>
<b>How can I trust that you will keep My credit card information safe?</b>	<b>Your credit card scanned by you directly into the phreesia system is not accessible by any staff at FMCOS. This is a 3rd party company kiosk system affiliated with our electronic health record. They are certified as a Level One Service Provider with Payment Card Industry (PCI DSS) Data. Phreesia stores your information on a separate and secure site (which is encrypted and tokenized) .</b>
<b>What type of card can I leave on file?</b>	<b>We prefer that you leave a credit card rather than a bank debit card. We cannot predict how quickly your insurance will respond to our claim. To limit the risk that we withdraw funds at a time that is not convenient to you, we prefer you leave a credit card.</b>