

FAQs from Patients about Card on File

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

A: More and more doctor's offices are starting to use credit card contracts. It is not uncommon in many medical practices, pharmacies and labs to require a credit card on file. Other businesses, like hotels, car rental agencies, Amazon and Netflix also request a card on file.

Q: I don't have a credit card and/or I always pay cash.

A: You are welcome to leave a HSA (Health Savings Account), FSA (Flexible Spending Account), debit card or Flex Plan card on file. Our practice wants to switch away from less efficient forms of payment, so we have more time to focus on giving you quality care.

Q: What will my card be used for?

A: Your card on file will be used to cover any charges your insurance company did not cover. This includes copays, deductibles and co-insurance. If you have a one year card on file, you can pay your copay at appointments with your card on file, without swiping your card every time.

Q: What if I disagree with a charge?

A: We'll send you an email five days before the charge is due to take place. If you feel that the charge is incorrect, we can hold it while you sort the situation out with your insurance company. The amount you owe is determined by your insurance company, not by our practice.

Q: What about identity theft and privacy?

A: Your card will be stored by Elavon, Inc., a secure credit card processor affiliated with U.S. Bank that partners our practice to collect payments.

Q: I'm concerned that staff will have access to my card number.

A: Office personnel will not have access to your card. Only the last 4 digits of your card will be viewable in our system.