

CREDIT CARD ON FILE

Dr. Epperly is committed to reducing waste and inefficiency and making our billing process as simple as possible. Although this process may be new to you, it is becoming a rapidly growing trend. We are not the first to do this. Insurance reimbursements are declining and with the Affordable Care Act, we are seeing a massive increase in patient deductibles, coinsurance, and copays. These factors are driving many doctors' offices to make changes in their billing and collection policies. It is impractical for our office to continue to extend credit to patients in regards to their balances.

How does 'credit card on file' work?

Once your insurance has processed your claims, they will send an Explanation of Benefits (EOB) to both you and to our office showing what your total patient responsibility is. You should have access online at your insurance website. If you don't know how to access your EOB, your insurance company will help you. Typically, you receive the EOB before we do so if you disagree with the patient responsibility amount owed, it is your responsibility to contact your insurance carrier immediately.

Once we get our copy of the EOB we will enter the information into our system. We will continue to send ONE notification of insurance claim status (**deductible, denied, coinsurance, copay, or unresolved claims over 90 days, etc.**) to the account holder. After two (2) weeks from the date the patient balance became due, we will charge to the credit card on file any patient balance.

I'm nervous about giving you my credit card information to store. Is it safe?

We place a high premium on keeping your personal and financial information secure. We keep all credit card numbers in a locked file and we are PCI DSS (Payment Card Industry Date Security Standard) compliant. We will not store your CVV code. Numbers will *not* be kept in the computer so there is no risk of getting lost in cyberspace. Access to the locked file will be by Dr. Epperly, the office manager and minimum necessary employees of Advanced Integrative Healthcare only. All old or outdated agreements will be shredded.

What if I disagree with the benefits paid, or not paid, by my insurance?

Great question. We urge you to monitor insurance response to your claim. If you disagree with the benefits ("hey, I don't have a deductible" or "that's not the right copay" for example) you should immediately check your policy and if necessary call your insurance carrier for clarification. Our office does not enter into disputes with the insurance company. If it is determined there is an error, you will need to notify us of the error and we will work with you to resolve the problem and create new terms for payment.

IMPORTANT NOTE: We are aware many patients receive one 'Free' wellness visit per year by their insurance. A wellness visit is a **Preventative** visit and consists of **Screening of risk factors to uncover hidden health problem**. If your visit includes review and management of your thyroid, hypertension, diabetes, hormone, or any other **existing** problem, this visit will not be coded as a wellness visit and will **not** be changed.

Will you call me first before you charge my card?

I'm sorry, but signing this agreement should omit the extra step of calling patients. However, you will have two (2) weeks to pay your balance by check, cash, or debit card before we use the card on file in our office.

If you wish to give a different method of payment than the card on file or if your card changes or expires, please call or email our office at 630-893-9661 or doctorepperly@yahoo.com, as soon as you know of the change.

What happens if my credit card is declined for any reason?

If your payment is declined, we will call you immediately. If we receive no response after two (2) calls, *a \$35.00 declined processing fee will be applied*. It is your responsibility to be sure we have the valid card you want used on file, including expiration date changes to avoid having a decline fee.

What if there is a problem with my bill and I don't notice it until after the payment was processed?

We hope this doesn't happen, but if you find a problem, call your insurance company first and then let us know. We will make an adjustment on the account and credit the charge to the card, if necessary, once the problem has been resolved.

I always pay my bills on time. Why do I have to do this?

Sending bills and monthly statements and monitoring accounts each month is time consuming and expensive. We cannot give special terms to select patients. If you are a patient that always pays their bills on time, this policy will not change anything you do.

Do I get a receipt for my charge?

Your credit card payment will show up on your credit card bill. But, if you would like an additional receipt of your credit card payment, please call our office after the payment is made (you will have to call us each time) and we will be happy to send a receipt to you.

What if I choose not to participate?

Dr. Epperly has thought very hard about this policy. He feels very strongly that this policy is necessary to meet the demands of the changes in health care coverage and reimbursement. He is therefore asking for cooperation from every patient to participate. If you are uncomfortable with this policy we truly apologize for your inconvenience and will do whatever we can to alleviate your concerns.

How do I communicate with the office regarding this policy?

You can call us at 630-893-9661 or email us at doctorepperly@yahoo.com. Please do not leave personal financial information on the voicemail or email.