

Credit Card on File Policy

As you may be aware, the current healthcare market has resulted in insurance policies increasingly transferring costs to the insured. Some insurance plans require deductibles, co-insurance and copayments in amounts not known to you or us at the time of service. As a result, Beittel-Becker Pediatric Associates (BBPA) encourages a credit card to be on file. BBPA **requires** a card to be on file for patients who, at the time of service, do not have insurance, do not have insurance we participate with, or have insurance that is currently inactive.

We will send an electronic statement to the patient portal or by mail if the patient has not yet setup their patient portal. **We will allow 60 days for the balance to be paid. If any balances remain after 60 days, we will use the credit card on file to settle the balance.**

Our credit card processing company is Easy Pay Solutions. Easy Pay stores the information on a separate, secure site. This enables us to run credit card transactions within our system without holding your information on-site. Easy Pay Solutions is a PCI compliant service provider that meets the highest standards of security.

Credit Cards on File will be used for the following:

- **Copays** – When you come into the office, we will ask you if you want to use the card on file. You may choose to present another card if preferred or any other form of payment accepted by our office.
- **Deductibles** – After your insurance processes your claim, there may be a balance related to your plan's deductible. This is your responsibility. If it remains unpaid after 60 days, we will charge the card on file.
- **Co-insurance** – This is a percentage not covered by your insurance. For example: If your insurance covers 80%, we will charge the card on file for the remaining 20%, if it remains unpaid after 60 days.
- **Balances** – If your account has any outstanding balances that remain unpaid after 60 days, we will utilize the card on file.

For all patient responsibility amounts assigned by insurance, our office reviews these amounts to ensure your claim has been properly adjudicated. If a claim appears to be processed incorrectly, we will contact you directly to begin working to resolve the issue. Members typically receive their explanation of benefits prior to the provider, so if you disagree with the patient responsibility amount owed, it is your responsibility to contact your insurance carrier immediately. If your insurance was not active at the date of service, we will attempt to call you and obtain updated insurance information. If we are unable to reach you in a timely manner, we will use the card on file to settle the balance.

- Should your credit card be mistakenly run, we will immediately issue a refund.
- During the time you leave your credit card on file, if it expires or otherwise becomes uncollectible, we will expect you to promptly provide a new means of payment.

We do our best to collect the appropriate amount owed and to make sure your visit will be covered by your insurance plan. However, it remains the policy holder's responsibility to know their insurance policies. BBPA cannot know all the details of every plan. Ultimately, you are responsible for knowing what services are covered, how often, and how much of the cost is your responsibility. You will be responsible for any portion of services that your insurance does not cover.