



Credit Card on File Agreement

West County Spine & Joint Chiropractic Clinic is committed to reducing waste and inefficiency and making our check-out process as simple and easy as possible, as well as minimizing the contact you have with staff at each visit. Starting November 1st, 2021, we are now requesting that you provide a credit card on file with our office. Your card will be charged on each date of treatment and may be used to pay outstanding balances. Payments are processed through a HIPAA-compliant, secure practice management software EZBis and Payment Innovators. We will scan your card with a card reader and your payment information is stored on Payment Innovator's secure servers for future transactions. Office personnel does not have access to your card. For your protection, only the last 4 digits of your card will show in our system.

Credit Card on File will be used to pay account balances after insurance adjudication. Once your insurance has processed your claims, they will send an Explanation of Benefits (EOB) to both you and our office showing what your total patient responsibility is. You typically 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.

If you have any questions about our policy, please do not hesitate to ask.

By signing below, I authorize West County Spine & Joint Chiropractic Clinic to keep my signature and my credit card information securely in my account. I authorize West County Spine & Joint Chiropractic Clinic to charge my credit card for copay at the time of each visit and any outstanding balances when due. If the credit card that I give today changes, expires, or is denied for any reason, I agree to immediately give West County Spine & Joint Chiropractic Clinic a new, valid credit card which I will allow them to charge over the telephone. Even though West County Spine & Joint Chiropractic Clinic is not processing the new card in person, I agree that the new card may be used with the same authorization as the original card I presented.

Visa MasterCard Discover American Express OTHER

Patient's Name (Print): _____ DOB: __/__/____

Name on Card (Print): _____

Last Four Digits of Credit Card Number: _____ Exp. Date: __/____

Please fill out information below for any other person(s) you authorize this credit card for:

Patient Full Name (Print): _____ DOB: __/__/____

Patient Full Name (Print): _____ DOB: __/__/____

Patient Full Name (Print): _____ DOB: __/__/____

Credit Card Holder's Signature: _____ **Date:** _____

Please check this box if you prefer not to receive a statement and would like us to bill your credit card immediately for any balances due after the processing of your insurance.

Frequently Asked Questions Regarding the Credit Card on File Agreement

Do I have to leave my credit card information to be a patient at this practice? Yes. This is our policy and it is a growing trend in the healthcare industry. Insurance reimbursements are declining and there has been a large increase in patient deductibles. These factors are driving offices to either squeeze more patients into shorter periods of time or to stop accepting insurance. *We have decided to focus on becoming more efficient in our billing and collections processes instead so that we do not have to “squeeze” more patients in!*

How much and when will money be taken from my account? Your estimated per visit copay will be communicated to you on or around your 2nd visit in our office. This amount will be charged at the time of each visit. We aim to collect the correct and entire amount due per visit at the time of service so that you never have an outstanding balance! However, insurance companies on average take approximately 2-4 weeks to process submitted claims. Whatever the allowed amount is, your copay, coinsurance, and deductible are taken into consideration. It simply depends on your individual policy what you may owe. Once the insurance explanation of benefits is received and posted to your account, you will be sent a statement showing any additional portions due. If no alternative payment is received, your patient financial responsibility will be processed.

How do you safeguard the credit information you keep on file? We use the same methods to guard your credit card information as we do for your medical information. The card information is securely protected by the credit card processing component of our HIPAA compliant practice management system. This system stores the card information for future transactions using the same sort of technology that any online retailer would. We can't see the card number – only the last four numbers, giving us no way to use the card outside of the billing system. There is no way to export the card information out of our system. The only way to use it is to process a payment in our practice management system.

What are the benefits? It saves you time and drives our administrative costs down because our staff sends out fewer statements and spends less time taking credit card information over the phone or entering it from the billing slips sent in the mail, which are less secure methods than us storing the information. The extra time the staff has can now be spent on directly helping the patients, either over the phone, with insurance claims or in person.

I always pay my bills on time. Why do I have to do this? The entire billing process is time consuming and wasteful. Reducing unnecessary costs are essential to allowing us to continue to be an in-network provider with most insurance companies. Nothing is changing about how much you end up paying.

What if there is a payment discrepancy or I have other payment questions? We hope that this doesn't happen. But, if you find a problem, call us and we'll investigate it. If we owe you money, we will refund it promptly. Please contact our billing manager directly to settle payment discrepancies or for other payment questions. This policy in no way compromises your ability to dispute a charge or questions your insurance company's explanation of benefits.

Can I still receive a paper bill by mail? Yes, if you want. You will receive one bill which will show what will be charged unless you contact us telling us what payment method you'd prefer. If you do not wish to make any payment method changes, just hold onto the statement for your records and your card will be charged.