



Credit Card on File Agreement

Much like other businesses such as hotels or car rental agencies, upon check-in, a member of our staff will ask you to provide a valid credit card which will be stored securely on file. Following submission of claim and response from your insurance carrier, if a balance is due (from you, the patient or guarantor), a statement will be sent promptly. If no payment has been made after 30 days, your credit card will be charged automatically. Please note that co-payments and any cash products and services provided are due at the time of service.

Your ability to dispute a charge or question your insurance company's determination of payment will remain unchanged. If you have any questions about our policy, please do not hesitate to ask.

By signing below, I authorize Ascend Foot & Ankle Center to keep my signature and credit card information securely on-file in my account. I authorize Ascend Foot & Ankle Center to charge my credit card for any outstanding balances when due.

If the credit card that I provide today changes, expires, or is declined for any reason, I agree to promptly provide Ascend Foot & Ankle Center with a new, valid credit card of which I will allow them to use for payment processing over the telephone. Even though Ascend Foot & Ankle Center is not processing in person, I agree that my updated card may be used with the same authorization as the original card presented.

Visa <input type="checkbox"/> MasterCard <input type="checkbox"/> Discover <input type="checkbox"/> American Express
<input type="checkbox"/> 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: _____



Frequently Asked Questions Regarding the Credit Card on File Agreement

How much and when will money be taken from my account?

The insurance companies on average take between 2-6 weeks to process submitted claims. Whatever the allowed amount is, your copay, coinsurance, and deductible are taken into consideration. Your individual policy determines what you may owe. Once the insurance explanation of benefits (EOB) is received and posted to your account, you will be sent a statement showing your portion. You will have 30 days to send an alternative form of payment if you prefer. 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 similar technologies as an online retailer. Our billing and office staff are not able to see the card number – only the last four numbers, giving us no way to use the card outside of the billing 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 eliminates the need to write checks, buy stamps or worry about delays in the mail. It also 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 storing the information in our practice management system. 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, and the few patients that we do have to send to a collection agency end up costing a lot of money. Reducing unnecessary costs are essential to allowing us to continue to be keep an affordable healthcare practice.

What if there is a payment discrepancy or I have other payment questions?

Please contact our billing department directly to settle payment discrepancies or for other payment questions. This policy in no way compromises your ability to dispute a charge or question your insurance company's explanation of benefits.

Will I still receive a paper statement by mail (or electronically if I prefer)?

Yes. You will receive one statement displaying the amount to be charged to your card in 30 days. If you prefer to pay by an alternative method, you may do so during that period. If you do not wish to make any payment method changes, keep the statement for your records and your card will be automatically charged.