

CREDIT CARD POLICY

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As of January 1, 2019 we now require a credit or debit card on file with our office if we will be billing insurance for you. If you do not have insurance, then payment in full is due at the time of service.

As you may have experienced when you check into a hotel or rent a car, the first thing you are asked for is a credit card which is swiped and later used to pay your bill. Due to the changes occurring in healthcare, most medical practices are implementing a similar policy.

Our office requires that a valid credit or debit card is provided at the time of service to be kept on file in a secure, encrypted system. In the event that a balance remains after you have been notified of the outstanding balance via (2) statements sent to the address provided, payment of this balance in full will be charged to the credit/debit card. If your account should ever be turned over to a collection agency, a \$25.00 fee will be added to your account. This in no way compromises your ability to dispute a charge or question your insurance company's determination of payment.

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

Frequently Asked Questions:

Why the change?

Many changes are occurring in healthcare as of January 1st, 2014 due to the implementation of the Affordable Care Act. In order to continue providing care and to keep medical costs as low as possible, we need to ensure that we have a guarantee of payment on file in our office. You will find that over the next year or so most medical practices will require full payment up front or credit/debit card on file for payment of patient balances.

But I always pay my bills, why me?

We have to be fair and apply the policy to all patients. We have great patient and we know that most of you pay your balances.

How will I know how much you are going to charge me?

You will receive two invoices before we charge your credit card. We will charge you for the balances on the invoices sent to you. If payment is not made within 30 days, your account will incur an additional 5% finance charge for each month past 30 days. We determine this balance by looking at the Explanation of Benefits (EOB) that your insurance sends us that showing what the patient responsibility is.

I'm nervous about leaving my credit card.

We store your credit card information on a secure gateway that is completely compliant as required by law - just like a hotel or rental car agency does. We access your information only on this to process a payment. If you absolutely do not want your credit card on file, then you can choose to pay the entire billed amount at the time of service. If your insurance then pays, we will send you a refund.

What if I need to dispute my bill?

We will always work with you to understand if there has been a mistake, and we will refund you if we have made a billing error.

What if I don't have insurance?

If you do not have insurance, payment in full is due at the time of service. In this case we do not need to have a credit card on file.

I have read and understand the above information regarding the credit card on file policy:

Signature: _____ Date: _____

Printed Name: _____