

Card on File



As you may be aware, the current healthcare market has resulted in insurance policies increasingly transferring costs to you, the insured. Some insurance plans require deductibles and copayments in amounts not known to you or us at the time of your visit.

You may be asked for a credit card number at the time you check in, and the information will be held securely until your insurances have paid their portion and notified us of the amount of your share, then you will receive a statement. Card on-file may be asked for in the event of a payment processing connection error.

There are two card on-file formats offered, an account wide, or visit specific card on-file:

1. If the card is added to your entire account, the card can be charged for the following reasons following your two (2) year consent: -
 - Invalid or incomplete co-payment
 - Pending Deductible
 - Non-covered Charges
 - Insurance discrepancies that are not resolved within ninety (90) days of the date of service.
 - Outstanding balance greater than thirty (30) days past due.

2. If the card is added to only your current visit, the card can be charged for the following reasons: -
 - Invalid or incomplete co-payment for that visit
 - Pending deductible
 - Non-covered Charges for that visit
 - Unresolved insurance discrepancies for the visit the card on file was registered for, only.

We will charge you only for what we are instructed by your insurance company and any disputes will be refunded if there is a billing error. Please note we will only give you thirty (30) days to contact us regarding billing disputes prior to charging your on-file credit card.

Our electronic medical record incorporates the ability to swipe your credit card, debit card or health savings account card and accept a payment in the office at the time of service or at a later date. This information is securely stored as a token, which will not display the card's information to our electronic health record users. This standard follows HIPAA regulations protecting patient privacy information. By consenting, we can use the card on-file for future payments, including when your insurance company denies the claim.

Any Deductible pending will be collected before the services. We will notify you of your balance sheet after receiving the explanation from your insurance company. You will have thirty (30) days to discuss any questions or concerns, and if we do not hear from you within that time, we will charge your credit card, debit card, or health savings account (HSA) card automatically.

Charges made to the card will be available on your patient portal. By acknowledgement of this consent on the patient portal or verbally at time of adding the card on file, you allow the office to charge future payments to this card.

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By signing below you agree to the prior statements regarding the Card On-File policies of Maryland Endocrine PA. You may revoke your consent and ask that your card on file be removed at any time if your account is in good standing (Good standing defined here as all payments have been made as agreed prior to the date of revoking consent). Card-on file agreements may not be revoked if agreeing to apply the card to only the office encounter when the agreement was made, unless full claim processing has completed without any balance applied to the patient. Revocation of card on-file is automatic in the previous statements case.

Patient signature:

Date:

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