

FAQ – Credit Card on File

Why the change to a credit card on file program?

There are several reasons for this change. The primary reason is for your convenience. This will speed up our check in and check out process. If you have a caregiver or a family member bringing a patient in for their appointment, you will no longer have to give them your card to pay for the procedures. Also, with the changing environment in healthcare, more responsibility of payment is being placed on the patient in the form of copays and deductibles. We need to be sure that patient balances are paid in a timely manner.

But I always pay my bills, why do I need to put a credit card on file?

We have to be fair and apply the policy to all patients. We have wonderful patients and we know that most of you pay your balances. Unfortunately this is not always the case. Most balances owed are very small and typically less than \$100. If your balance is larger than \$200, we will provide a courtesy call and/or email to let you know we are charging your card on file and/or discuss financing options.

Why am I being singled out?

All patients are required to keep a credit or debit card on file. This policy isn't personal, we apply it equally to all of our patients. By doing it this way, the temptation to play favoritism is eliminated and it removes us from the uncomfortable situation of having to decide who has to follow the policy and who doesn't.

Do I need to sign the Credit Card on File policy?

Yes. Your signature ensures you understand our financial policy.

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

Once your insurance has processed your claims, they will send an Explanation of Benefits (EOB) to both you and our office. This EOB tells you exactly, according to your dental insurance, how much of your dental bill is your responsibility, and how much is the responsibility of your insurance to pay. You typically receive the EOB before we do, so if you disagree with the patient's responsibility owed or it is different than what was collected at the time of service, it is your responsibility to contact your insurance carrier immediately and our office. We will charge the credit card on file the remaining patient responsibility amount if any or refund any amount that was overpaid. Once

charged or refunded, we will email you a receipt. If we need to provide more information to the insurance company for you we will do so and no payment will be made until that claim has closed completely.

But wait, I'm nervous about leaving you my credit/debit card.

We do not store your sensitive credit/debit card information in our office. Your information is stored on a secure credit card processor online vault. This vault we use is a secure clearinghouse that meets the industry standards set forth by the Payment Card Industry Data Security Standard (PCI-DSS) and is certified at the highest level attainable. Once we enter your information into the vault, your information is securely encrypted and we do not have access to view or edit the information. Our staff are only able to see the last 4 digits of your credit card – just as any online retailer does. This vault is only used to process your payment and email you a receipt once payment is processed.

What is PCI-DSS?

Payment Card Industry (PCI) Security Standards Council offers robust and comprehensive standards to enhance payment card data security and reduce exposure to credit card fraud. PCI Data Security Standards (DSS) provides an actionable framework for developing a robust payment card data security process, including prevention, detection, and appropriate reaction to security incidents.

When do I give you my credit/debit card information?

Your credit card information must be given to front office staff before you are seen by a provider. For new patients, a CCOF must be established before scheduling their first appointment.

I have a Health Saving Account (HSA) Card. Can I keep my HSA card on file

Yes! You can keep your HSA card on file. However, we may require an additional card to be kept on file should the funds in your HSA account become insufficient.

I have dual insurance and I'm covered at 100%, so I will never have a balance. Do I still need to give you a credit card on file?

Even with dual insurances, there are often times a patient still has some responsibility. Please keep in mind we will not charge your card if you do not owe anything.

When I booked my appointment, the business team told me I have to keep a credit card on file with the office. I've never heard of this before.

Credit Card on File (CCOF) is a fast growing standard requirement in the service industry, and soon it will become standard of care to reserve an appointment. Many medical practices, imaging centers, and outpatient surgical centers already require a credit card on file. Likely, your gym, tanning salon, subscription services (like Netflix and Hulu), hair salon, or any monthly utilities you pay online or via autopay already require you to keep a credit card on file.

Nothing is changing about how much you pay. When you come to our office and receive services, you do so with the understanding that you are ultimately responsible for the cost of your care. We bill your insurance company for you and help to get you the best possible coverage for your care. CCOF will only cover your responsibility after your insurance pays its share.

How the CCOF process benefits the patients:

First and foremost, it is far more convenient for you – you don't have to call the office or buy a stamp, worry about delays in the mail, or worry about getting around to paying the bill. It takes the hassle out of the process, especially for patients who have HSA cards to pay for their dental care. If you get your EOB and want to use a different card, pay by check, or discuss a payment plan, you may still do so, as long as you do so promptly.

What if there is a problem with my bill and I don't notice it until after the payment processes?

We hope that this doesn't happen. And although we love technology in this office, we review the accuracy of each claim processed by insurance. We will contact you if WE find a problem. But, if you find a problem, call us and we'll investigate it. If we owe you money, we will refund it promptly to the same card.

What if I have more questions?

Our staff is happy to speak with you about your account at any time, please don't hesitate to contact us.