



CREDIT CARD ON FILE POLICY

To improve the payment process and make your experience with us more convenient we will need to have a credit card on file.

FREQUENTLY ASKED QUESTIONS

Why do I have to do this?

More deductible plans and higher co-pays have made it necessary to create a new company payment policy for credit cards on file.

How can I trust that you will keep my credit information safe?

We do not keep any credit card, debit card or HSA/FSA card information on file in our office, or on any of our computers. We use a secure gateway called Transfirst that is completely compliant as required by law.

How much are you going to charge my card?

Your card will only be charged if your insurance company does not cover the full amount of your visit. Your insurance company tells us what your responsibility is and what you will be charged.

Will you send me a bill to let me know what I owe?

After your appointment, you will receive an Explanation of Benefits (EOB) that will tell you what you are responsible for. We receive the same letter within 20-30 days following your appointment. We will review each EOB carefully and charge your credit card with the amount that is determined by your insurance to be your responsibility.

What is a deductible and how does it affect me?

An annual deductible is the dollar amount you must pay out of pocket during the year for medical expenses before your insurance coverage begins.

For example, if your policy has a \$500 deductible, you must pay the first \$500 of medical expenses before your insurance company begins to pay for any services.

This works in the same method as the deductible for your car insurance or homeowner's insurance policy.

When does a deductible begin?

Your deductible begins at the start of your plan next year. Plans can start on any date but typically plan years begin either on January 1 or July 1.

How will I know when my deductible has been met?

You may find out when your deductible has been met by calling your insurance company at anytime. Some insurance companies also have this information available online.

What happens if I do not have a credit card?

If you do not have a credit card or debit card, we can accept a \$100 deductible deposit at check-in before your appointment.

What happens if I need to dispute my bill?

We will always work with you to determine if there has been a mistake on your bill, and we will refund you if we have made a billing error. We will only charge you the amount that we are instructed to by your insurance carrier in your Explanation of Benefits.

Does my doctor know you are doing this?

Yes, all of the doctors at Coastal Medical are aware that we do this.

I've always paid my bills on time. Why do I have to give you a credit card?

Due to the complexities of the current healthcare laws, we take this approach with all of our patients.

I have dual insurances and I am covered at 100%, so I will never have a charge. Do I still need to give you a credit card?

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.

Who can I talk to about this policy?

We have dedicated staff members who would be happy to discuss the credit card on file program with you. Please see any staff member to get in touch with one of these individuals.