

Credit Card on File (CCOF) Policy

Starting January 1, 2023, Suburban Primary Care will require all patients provide a credit card to be kept on file with our office. We run our payments through our HIPAA-compliant, secure practice management software. Your payment information is stored in our PCI compliant, secure management system for future transactions. Office personnel will not have access to your card.

Credit Card on File will be used to pay account balances after insurance adjudication. Once your insurance has processed your claims, they will send an Explanation of Benefits (EOB) to both you and our office showing what your total patient responsibility is. You typically receive the EOB before we do, so if you disagree with your patient responsibility amount, it is your responsibility to contact your insurance carrier immediately. You will have 30 days to pay your balance using any method you prefer: credit card, cash, or check. Any balance due after 30 days will be charged to the credit card on file.

Any patient who does not have a credit card on file will not be seen at the time of appointment.

Notes:

- All patients will be required to have a credit card on file regardless of insurance or visit type.
- Ultimately, you are responsible for knowing what services are covered and how much of the cost is your responsibility. You will be responsible for any portion of services that your insurance does not cover.
- You will have 30 days to pay your balance using any method you prefer: credit card, cash, or check. Any balance due after 30 days will be charged to the credit card on file.

FAQs:

When I booked my appointment, I was told I must keep a credit card on file with the office. I've never heard of that before.

Credit Card on File (CCOF) is the new standard in the healthcare industry nationwide, and soon all of the high-quality medical practices will adopt it.

How does CCOF work? I'm nervous about giving up my sensitive financial information.

Your card information is securely protected by the credit-card processing component of our HIPAA-compliant management system. This system stores the card information for future transactions using the same sort of technology that credit card companies use. There is no way to export the card information out of our system. We can only use it to process a payment in our practice management system.

I always pay my bills on time. Why do I have to do this?

Nothing is changing about how much you pay or how much time you have to pay your bill. When you come into our office and receive a service, you do so with the understanding that you are responsible for the cost of your care. We bill your insurance company for you, and we have contracts with most insurance companies that help to get you the best possible coverage for your care. CCOF will only cover your responsibility after your insurance pays its contracted share.

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. We routinely review the accuracy of claims processed by insurance and will contact you if WE find a problem. 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.