

Credit Card on File (CCOF) Policy Effective: January 1, 2018

Springfield Psychological will implement a policy requiring all patients to provide a credit card on file, effective January 1, 2018. 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 high deductibles and copayments in amounts not known to you or us at the time of your visit.

Similar to many other businesses, including healthcare practices, you are required to provide your credit card number at the time of making a reservation or an appointment. In some cases, companies will apply late cancellation fees should your reservation or appointment be cancelled outside of a specified timeframe. Our CCOF Policy allows Springfield Psychological to easily process time of service payments, deductibles (if applicable) and co-insurance amounts which may remain as your out of pocket expenses after your insurance company reimburses Springfield Psychological for services provided. This will eliminate the need to send you paper statements for outstanding balances.

Additionally, your credit card will be charged if your appointment is cancelled outside of our specified timeframes as outlined in our Late Cancellation Policy. You will be advised of this charge and a receipt will be sent to you electronically.

Springfield Psychological will store CCOF information in a secure electronic form that is PCI-DSS compliant within our EMR system, so we do not have direct access to your credit card information at any time.

Our CCOF Policy in no way will compromise your ability to dispute a charge or question your insurance company's determination of payment.

We have included some "Frequently Asked Questions" pertaining to our Credit Card on File Policy, which we hope will provide you with additional helpful information. If you have any further questions, our staff is ready to assist you.

The Providers and Staff of Springfield Psychological

Credit Card on File (CCOF) Policy Frequently Asked Questions

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 to pay. For example, if the policy has a \$1,500 deductible, you must pay the first \$1,500 of medical expenses before the insurance company begins to pay for any services.

When does a deductible begin?

Most plan years begin January 1st, check with your insurance plan.

When do I have to pay for services?

Any time you receive medical care, you are expected to pay in full for your services at the time of service until your deductible is met.

How will I know when my deductible has been met?

Call your insurance company at any time to check on how much of your deductible has been met; some insurance companies have this information available online. Every time you receive medical services, you will receive notification from your insurance company with how much they paid or did not pay, and what amount is your responsibility.

I've never had to do this before at any other doctor's office.

This may be a departure from what you have been used to, but it is not uncommon in many medical practices, imaging centers and outpatient surgical centers to require a credit card on file.

Your practice seems focused on the money and not the patient.

Our clinicians and staff are dedicated to helping our patients manage life challenges. That said, as the largest outpatient behavioral health practice in our region, we do our best to work with patients to get them the services they need in a timely fashion, educate them on their insurance coverage and payment responsibilities. Our late cancellation policy is in place to manage our schedules such that we can get individuals in for services they need, instead of having unfilled appointment times.

Why I'm being singled out? I always pay all my bills.

All patients are required to keep a credit or debit card on file. This policy isn't personal; we apply it equally to all 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 does not.

What about identity theft and privacy?

Under HIPAA, we are under strict rules and guidelines in terms of protecting patient privacy and the credit card is considered protected health information. Because of HIPAA rules, our medical office is far more secure than most retail establishments as it relates to identity theft.

I don't have a credit card.

You are welcome to leave a HSA (Health Savings Account) or Flex Plan card on file or pay with cash or check for the visit in full at the time of service. We understand there are legitimate reasons you might not have a card (declared bankruptcy, maxed out, or ineligible for credit). If this is the case, we will work out a payment plan with you.

This is not the same as 'signing a blank check'

What we are doing is nothing different from what a hotel or rental car company does at each check-in. All credit card contracts give cardholders the right to challenge any charge against their account.

This is not the same as "balance billing"

"Balance billing" is asking the patient to pay the difference between our fee/charge and the insurance company's payment, which is a breach of our managed care contracts. What we charge to the patient's credit card is the portion the insurance company determined is not covered by the company. For example, if you have Medicare coverage, we charge \$200, Medicare approves \$100, and pays 80% of that. The other 20% or \$20 is the patient's responsibility, and is what we charge to the credit card – instead of sending out a statement for that amount.

What if I have more questions?

Our staff is happy to speak with you about your account at any time.