



8031 Broadway
San Antonio, Texas 78209
www.HeritagePediatrics.com
Phone: (210) 804-2301
Fax: (210) 805-9523

Heritage Pediatrics
Credit Card on File (CCOF) Policy
Rev 1/1/25


Heritage Pediatrics requires that a valid credit card be kept on file for all active patients.

The purpose of this policy is to:

1. Simplify copay and balance payments for your visit
2. Reduce the need to pay by phone or manage bills at home
3. Streamline the office billing process and ensure timely payment for service
4. Provide continuity of payment if a caretaker or relative presents for a visit
5. Most importantly, focus our time and energy on your children and their medical care

The card information is stored electronically in an encrypted vault and **cannot be viewed by our office staff**. Your signature will authorize the card to be used only when your balance becomes past due OR if you authorize its use earlier.

How the policy works:

1. **All copays and outstanding balances for care that are not covered by insurance are expected to be paid at the time of the visit**, per our *annual financial policy* linked here: 
2. If you have never registered a credit card, you will be asked for your credit card information at check-in to be electronically stored in encrypted form in our computer. We will ask you to sign a consent before the policy takes effect, and only the last four digits are visible to our staff.
3. If you have a credit card or balance at the time of a visit, we will offer to charge the CCOF or any other method of payment you request (cash, check or debit card).
4. Then, we will bill your insurance carrier as a courtesy for all charges related to a new visit.
5. When we receive an explanation of benefits (EOB) from your insurance, we will send you a statement the following month for all balances not covered by your insurance plan. If we have not received payment within 28 days of the receipt of the EOB, we will charge the credit card on file for the balance due (on statement).
6. If Heritage Pediatrics attempts to use your card and it is declined or has expired, there may be a fee charged. Heritage Pediatrics will send you a new statement with a note attached asking for current credit card information. If payment is not arranged within 120 days of the EOB, the account sent to collections. Unfortunately, per our policy, that means you will be dismissed from our practice.

We understand that financial hardship is unpredictable sometimes. If you need assistance with your balance, please contact our billing office so we can arrange a payment plan modification for a specific balance before the 28-day payment becomes due.

Please remember that this policy does not restrict your right to appeal any charge made to your credit card. If you feel that we have charged your card in error, please contact our billing office. If a mistake has been made, we will reverse the charges.

Any billing or credit card on file questions may be addressed by calling (210) 804-2301.