



Heritage Pediatrics

Credit Card on File (CCOF) Policy

This Credit Card on File (CCOF) Policy describes the billing process and payment workflow and does not replace or modify the Financial Policy or the Credit Card on File Agreement.

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

The purpose of this policy is to:

- Simplify copay and balance payments for your visit
- Reduce the need to pay by phone or manage bills at home
- Streamline the office billing process and ensure timely payment for services
- Provide continuity of payment regardless of whether a Parent, Legal Guardian, or authorized caregiver presents the child for a visit.
- 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**. Use of the card on file is authorized by the signed Credit Card on File Agreement and will occur in accordance with the Financial Policy and the timelines described below

How the policy works:



- 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:
- 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.
- 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).
- Then, we will bill your insurance carrier as a courtesy for all charges related to a new visit.
- When we receive an explanation of benefits (EOB) from your insurance, we will send you a statement the following month for all balances due. 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).
- If you decline to keep a credit card on file, we will need payment in full at the time of service. We will attempt to file with your insurance company, and any payments will be applied and adjusted on your account as appropriate.
- If a card on file is declined or expired, applicable fees may be assessed in accordance with the Financial Policy. In this case, Heritage Pediatrics will send you a new statement with a note attached asking for current credit card information. Account collections and dismissal from the practice are governed by the Financial Policy
- 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.