

CREDIT CARD ON FILE POLICY

Pediatric Care Specialists, Inc. - An Affiliate of Children's Mercy offers a convenient and secure method to pay patient balances for services provided. Our **Card on File (CPOF) program** requires patients to maintain a valid form of payment on file for any balance deemed the patient's responsibility after insurance processing.

Accepted Payment Methods:

We accept American Express, Discover, MasterCard, and Visa, as well as Flexible Spending Account (FSA), Health Savings Account (HSA) cards.

How the Program Works:

- Enrollment: The CPOF process may be completed prior to your child's appointment or during check-in at our practice.
- Balance Application: Patient-responsible balances (including co-insurance, deductibles, and other non-covered services) are determined after your insurance plan has processed the claim.
- Payment Threshold: Balances up to \$250 will be automatically charged to the card/payment method on file.
- Advance Notice: You will receive notification by email or text message prior to any charge being processed.
- Balances Over \$250: If your balance exceeds \$250, the amount will be divided into multiple smaller installment payments and applied to the card/payment method on file. Payment plans may be arranged if appropriate for your circumstances.

Security of Your Information:

Your payment information is securely stored through InstaMed, a leading healthcare payment network.

- InstaMed uses the highest level of Payment Card Industry Data Security Standards (PCI-DSS) encryption. InstaMed is recognized as a Level 1 compliant service provider, the highest level of compliance available.
- Pediatric Care Specialists does not store your credit card information in our office. Your card information is encrypted and not accessible by the practice.