

~Long Island~ Pediatrics

Credit Card on File Policy

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 deductibles and copayments in amounts not known to you or us at the time of your visit. As a result, we require that all patients with Commercial Insurance need to have a credit, debit or HSA Card on file with our office.

Similar to hotels and car rental agencies, you are asked for a credit card number at the time you check in and the information will be held securely until your insurance company has paid their portion and notified us of the amount of your share. If there is a balance, your credit card will be automatically charged upon adjudication of your claim for any portion you are legally responsible to pay.

If during the claim adjudication process, we receive any unexpected information regarding your payment responsibility, we will promptly notify you to give you an opportunity to address with your insurance company before we charge your credit card.

This also allows you to check out easier, faster, and more efficiently as you can simply ask our staff to charge the copay to your “card on file”. Please be assured that this payment method in no way will compromise your ability to dispute a charge or question your insurance company’s determination of payment. If you have any questions about this payment method, do not hesitate to call.