

Card on File Policy

Effective March 16, 2026

At Raleigh Children & Adolescents Medicine, we are committed to providing high-quality care while making your experience as convenient and efficient as possible. To support this goal, we have implemented a Card on File Policy to streamline billing, reduce delays, and improve overall service.

Why This Policy Is Important

Due to rising deductibles, co-pays, and variations in insurance coverage, a larger portion of healthcare costs is now the responsibility of the patient or guarantor. In many cases, the exact balance is not known at the time of your visit. Maintaining a card on file allows us to securely process any remaining balance after your insurance has completed claim processing.

Patient Financial Responsibility

By providing a card on file, you acknowledge and agree that:

- You are financially responsible for all charges not covered by your insurance plan.
- The guarantor listed on the account is responsible for all charges related to the patient's care.
- Your card may be charged for outstanding balances once insurance processing is complete.

How the Process Works

1. At check-in or check-out, you will be asked to provide valid credit, debit, HSA, or FSA card, which will be securely stored.
2. You will be required to sign a Card on File & Automatic Payment Authorization Form prior to any charges.
3. After your insurance processes the claim (typically within 4–6 weeks), any remaining balance will be charged to your card on file.
4. You will receive an email notification 7 days prior to the charge being processed.
5. A receipt will be emailed to you once the payment has been completed.

Charges will only be applied to your confirmed patient responsibility balance as determined by your insurance explanation of benefits (EOB).

Charge Limits & Notifications

- Charges will not exceed your outstanding balance.
- You may contact our office before the scheduled charge date if you have questions or wish to discuss payment arrangements.

Declined Payments

If payment is declined:

- Our office will contact you to update your payment method or arrange an alternative form of payment.

- Continued declined payments may result in:
 - Account restrictions
 - Requirement of payment at the time of service for future visits

If you choose not to keep a card on file:

- Payment in full will be required at the time of service for all visits.
- Any outstanding balances must be paid prior to scheduling future appointments.

Statements & Billing

- Statements will be made available through the patient portal.
- Paper statements are available upon request.

Security of Your Information

We take your privacy and financial security seriously:

- All payment information is stored in a secure, encrypted, PCI-compliant system
- Card data is tokenized and not stored within our internal systems
- Only authorized personnel have access to payment processing systems

Outstanding Balances

Balances that remain unpaid may be subject to additional collection processes in accordance with our financial policy.

Questions or Assistance

If you have questions about this policy or your account, please contact us:

 Phone: 919-781-7490

 Patient Portal

 Office: 3100 Duraleigh Road Suite 300, Raleigh, NC 27612 or 10208 Cerny Street, Suite 100 Raleigh NC 27617

Our Commitment to You

While this policy may be new to some families, it has become a standard practice in healthcare. Our goal is to create a transparent, efficient, and convenient billing experience so our team can focus on what matters most—providing exceptional care to your child.

Thank you for trusting Raleigh Children & Adolescents Medicine with your child’s care.