



Credit Card on File Policy

To better serve our patients and streamline our billing process, our clinic requires that all patients maintain a **credit or debit card on file**. This policy helps ensure timely payment of patient balances, many of which are not determined until insurance claims have been processed.

How It Works

- Once your insurance claim is processed, an Explanation of Benefits (EOB) will be sent to you and our office detailing what your insurance covers and any remaining balance for which you are responsible.
 - Our clinic will notify you by text message of the amount due and will allow **48 hours** for you to review or dispute the balance.
 - If no dispute is received within 48 hours, the card on file will be charged for the patient responsibility amount as determined by your insurance.
 - A receipt will be provided once payment has been successfully processed.
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When Your Card May Be Charged

- Patient responsibility amounts after insurance claim processing
 - Visit charges not collected at check-in
 - No-show or late-cancellation fees
 - Outstanding balances
 - Unresolved insurance discrepancies
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Security & Privacy

Your credit card information is **not stored** in our office systems. All payment information is securely encrypted and processed through a certified third-party payment processor that complies with industry standards and HIPAA privacy regulations.



If You Do Not Have a Credit Card

We accept the following alternatives:

- HSA or FSA cards
 - Debit cards
 - A refundable deposit (recommended amount: **\$150**)
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Frequently Asked Questions

- **Does this policy apply to all patients?**
Yes. This policy applies to all patients to ensure consistency.
 - **Will I be charged if I do not owe a balance?**
No. Your card will only be charged if you have a confirmed balance.
 - **Can I dispute a charge?**
Yes. You may dispute any charge within the 48-hour notification period.
 - **When do I have to pay for services?**
Payment in full is expected at the time services are rendered until your deductible is met. If you have a high-deductible insurance plan, you may be responsible for most services out of pocket.
 - **I have dual insurance and am covered at 100%. Do I still need to provide a credit card?**
Yes. Even with dual insurance, there may be circumstances in which a patient has financial responsibility. Your card will not be charged if no balance is owed.
 - **Is my privacy protected?**
Yes. Your privacy and personal information are protected under HIPAA regulations.
 - **What if I have additional questions?**
Our staff is happy to assist you. Please contact our office at **(210) 764-6567**.
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