



## **Credit Card on File Policy**

By automatically processing payments and co-pays, it makes your visits faster and your payments much easier, saving you time and mail and paperwork.

### **How do I know much I had to pay?**

As soon as we process a payment, whether it's a co-pay or a balance due, we'll immediately send you a receipt via email. You'll also still receive your Explanation of Benefits from your insurance company.

### **What if I have a large balance? Will you charge it all at once?**

For any amount over \$100, we'll contact you directly before we charge your card. If you approve the amount and want to pay it all at once, we'll process your AutoPay as usual. If you can't or don't want to pay it all at once, we'll work with you to set up a payment plan. It will always be your choice.

### **How do I know my credit card information is safe?**

We work with one of the nation's top payment gateways. Your credit card information is encrypted and stored off-site, just as it is when you leave it with iTunes or Amazon or any other reputable online retailer. No one at Kids Cove Pediatrics has access to your information, and after we've swiped your card once, you'll never have to give us that card again. We simply access your account on the gateway and process your payment, the same way iTunes or Amazon does when you make a purchase with them.

## **What if you make a mistake and charge me too much?**

If you get your email receipt and think we made a mistake, just give us a call in the office. Our Billing Specialists are always happy to talk to you about your charges and payments. If we made a mistake, we'll correct it and refund you right away.

## **What if I don't want to give you my credit card information?**

We think the ease and convenience of our credit card on file policy is so great that most of our families will be thrilled to sign up for it. But if you don't want to, you certainly don't have to. You can continue to receive traditional paper billing statements.

## **Why will you charge the paper-and-processing fee?**

As we have with many of the processes in our office, we're doing our best to save time and money for both you and us by streamlining our work and eliminating as much wasted time and paper as possible. Having a credit card on file helps us do both, and it allows us to work much more quickly and efficiently. For the added time, work, and expense of processing, printing, and mailing a billing statement, then receiving and processing a traditional payment, we'll be charging that fee to help offset our costs.

## **What if I don't have a credit card?**

If you don't have a credit card, you can continue to pay for all services and co-pays in cash.

## **Can I use my Health Savings Account cards?**

Absolutely! It works exactly the same way as it does with other credit cards.