

Credit Card on File Policy

Women's Healthcare of Illinois and Family First Medical Group requires a credit card to be on file. Our credit card transaction company is **Phreesia**. Phreesia stores the information on a separate, secure site. This enables us to run credit card transactions within our system. Office personnel will not have access to your card. Only the last 4 digits of your card will show in our system. Phreesia is certified as a Level One Service Provider with the Payment Card Industry (PCI), Data Security Standard, as well as the VISA Cardholder Information Security Program (CISP). They are audited and scanned for PCI compliance and is regularly scanned for vulnerabilities by ScanAlerT and is a member of their HACKER SAFE program.

Credit Cards on File will be used for:

- **Copays**- When you come into the office, we will ask you if you want to use the credit card on file. You may choose to present another card if preferred or any other form of payment accepted by our office.
- **Deductibles**- We require payment at time of service. Your credit card on file will be utilized to settle any additional balances that were not credited to your account at time of service.
- **Co-Insurance**- For your percentage not covered by insurance not paid at time of service. For example: If your insurance covers at 90% we will require the 10% on the day of the appointment.
- **Balances**- If your account has an outstanding balance, we will send you a courtesy account statement prior to charging your account. The amount charged to your credit card will not exceed \$200.00 in a calendar day.

For all patient responsibility amounts assigned by insurance, our office reviews these amounts to ensure your claim has been properly adjudicated. If what is adjudicated by the insurance company does not match your benefits we verified with insurance at the time of service, we will contact you and your insurance carrier. Members typically receive their explanation of benefits prior to the provider, so if you disagree with the patient responsibility amount owed, it is your responsibility to contact your insurance carrier immediately.

- Should your credit card be mistakenly run, we will immediately issue a refund.
- During the time you leave a credit card on file, if it expires or otherwise becomes uncollectable, we will expect you to promptly provide a new means of payment.
- Credits on your account after your insurance claim has been adjusted will be returned to the credit card on file.

We do our best to verify your benefits prior to the appointment to make sure we collect the appropriate amount owed and to make sure your visit will be covered by your insurance plan. However, it remains the policy holder's responsibility to know their insurance policies. Women's Healthcare of Illinois and Family First Medical Group cannot know all the details of every plan. Ultimately, you are responsible for knowing what services are covered, how often, and how much of the cost is your responsibility. You will be responsible for any portion of services that your insurance does not cover.

Credit Card on File Authorization

I agree to place my credit card on file to be run by Women's Healthcare of Illinois and Family First Medical Group. I authorize their staff to run my credit card for purposes stated above.

Signature: _____ Date: _____

Name as it appears on card (print please) _____

Women's Healthcare of Illinois and Family First Medical Group are members of Providea Health Partners, LLC. Any credit card transactions will appear on your statement in the name of Providea Health Partners, LLC.

