

PedEmerge Credit Card Policy

It is the policy of this office to keep a credit card on file effective 1/1/2013. As you may be aware, the current medical environment has resulted in employers selecting health care insurance policies that have increasingly transferred costs to you, the insured. Furthermore, most insurance plans require deductibles and copayments not known to you or us at the time of your visit. All we're asking for is a guarantee of payment.

We want to assure you that we will bill your credit card in the following situations only:

1. You instruct us to bill your credit card for any outstanding balance, or
2. Your balance is 90 days past due and we have sent you at least 2 statements, or
3. Your insurance card is invalid and you do not have another insurance

The following patients are exempt from having a credit card on file:

- I. Patients that are self-pay will not be required to place a credit card on file. Payment in full is expected at the day of the visit.
- II. Patients with ACTIVE MEDICAID benefits that have been verified will not be required to place a credit card on file.
- III. Patients with insurance willing to pay 100% of the visit at the time of services rendered will not be required to place a credit card on file. Any credits remaining on the account, once the insurance claim has been adjusted will be sent to you via check at the address provided.

I've never had to do this before at any other doctor's office.

Many medical practices, imaging centers, outpatient surgical centers have been requiring a credit card on file as patients have been selecting plans with high deductibles. We acknowledge that this is a departure from what you have been used to but it is not uncommon in other industries. For example, hotels, car rental companies and even cruise lines all have policies that require one to leave a card on file. Now days you can't stay at a hotel or rent a car without a credit card. Just like those merchants, we too want to be paid for our services.

Why I'm being singled out? I always pay all my bills.

We assure you this policy isn't personal, thus we apply it to our entire patient panel. We don't want to be in a position to say who needs the policy and who doesn't. Hence we have a policy that applies equally to every patient. So instead of having to discriminate, we prefer to apply the policy across the board. By doing it this way, the temptation to play favoritism is eliminated and it removes us from the uncomfortable situation of having to decide who has to follow the policy and who does not. The card is only intended for accounts that are delinquent.

Why do I have to “pay” for other people’s mistakes?

We agree with you that a few bad apples ruin everything for the rest of us. In our society, we all have to pay for other people’s bad behavior.

At the airport for example, why do I have to take off my shoes, belt, jacket, remove my watch, wallet, etc., etc., and then be subject to an uncomfortable pat down if I’m not a terrorist? Worse yet, why do my kids have to be subject to the same screenings?

We acknowledge that it shouldn’t have to be this way, but the truth is a few people always ruin it for everybody. And the reason we have to do this is because not everybody pays their bills.

We also like to remind you that if you pay your balances within the allotted time frame or give us a call to make payment arrangement, we won’t have the need to process the card.

What about identity theft and privacy?

Under HIPAA, we are under strict rules and guidelines in terms of protecting patient privacy and the credit card is considered protected health information. Because of HIPAA rules, our medical office is far more secure than most retail establishments as it relates to identity theft.

Furthermore, our server does not store your full credit card number. Once your card is swiped and approved by our credit card processor, our system saves only the last 4 digits of your card number and the expiration date.

I don’t have a credit card.

You are welcome to leave a debit card on file or pay for the visit in full. We understand that there are legitimate reasons that you might not have a card (declared bankruptcy, maxed out, or declared unworthy of credit). If this is the case, it is not fair for us to extend you credit.