CHAMPLAIN
GYNECOLOGY
*Experienced, comprehensive & compassionate care that puts you first*

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# Credit Card Agreement, Office, and Financial Policies

*Please read and sign the following policies*. Champlain Gynecology, PC has enacted a new financial policy. A credit card number will be associated with your patient account when you make an appointment and stored securely in our system. Your updated insurance card must be presented every time you come for an appointment.

- **Why do I have to show my insurance card every time I come for an appointment?**
  An increasing number of our patients have received bills from us and/or the lab for denial of coverage. We have noticed that many times our patients have forgotten that their medical insurance has changed, or they have the same insurance and the policy number has changed. This has resulted in unnecessary charges and a delay in processing claims.

- **Do I have to leave my credit card information to be a patient at this practice?**
  Yes. This is the trend in the healthcare industry and our office policy. There has also been a trend towards an increase in patient deductibles. Therefore, we have had to adjust our billing and collections process. If you do not wish to leave a card on file, we may ask that you pay in full at the time of service.

- **I always pay my bills on time. Do I still have to do this?**
  Yes. We are requesting this for all of our patients.

- **How much and when will money be taken from my account?**
  Insurance companies take approximately 2 weeks to process submitted claims. Depending on your individual policy, you may owe nothing, a copay, coinsurance and/or deductible. Once the insurance explanation of benefits is received and posted to your account, you will be sent a statement showing your portion. **You will have 60 days to send payment.** If no payment is received, your financial responsibility will be processed with the credit card on file.

- **How do you safeguard my credit card information you keep on file?**
  The card information is securely protected by the credit card processing company. Our practice management software stores the card information for future transiting using the same technology that any online retailer would. **We are not able to see the entire card number,** giving us no way to access and use the card outside of the practice billing system.

- **What are the benefits?**
  **This system saves you time and money.** It eliminates your need to write checks, buy stamps, and remember when your bill is due. It protects your credit history. We have a significant number of patients who are sent to collections over small amounts, likely because they forgot to pay their bill on time. This ruins their credit and the office receives only a small fraction of what is due.

- **Can I leave my HSA (Health Savings Card) on file?**
  Yes. If your card is declined for insufficient funds, you will be notified and the remaining balance must be paid by another source.

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- **What if there is a payment discrepancy or I have other payment questions?**
  Please contact our billing department directly to settle payment discrepancies or for other payment questions. **This policy in no way compromises your ability to dispute a charge or questions your insurance company's explanation of benefits.**

- **Will I still receive a paper bill by mail?**
  Yes. You will receive one bill which will show the amount of balance that will be charged to your card within 60 days. If you prefer to pay by another method, you may do so during that period. If you do not wish to make any payment method changes, simply hold onto the statement for your records.

- **What about copays?**
  Copays are due at the time of service. The front desk staff will assist with this. You can pay cash or check, or we can charge the credit card on file when you check in for your visit.

- **What happens if my credit card expires or I don't pay my bill by 90 days?**
  Please check your credit card expiration. If it expires within 90 days of your bill, we will need an updated credit card on file. If your card declines, you will be notified by phone and given an opportunity to update your information. If no response is received, your account will be sent to our collection agency.

- **What about no-show or last-minute cancellation fees?**
  The doctors make every effort possible to see you in a timely manner. Last-minute cancellations and no-show appointments prevent other patients who need care from being seen. Coming late for appointments delays all other patients scheduled thereafter. This is not a new policy. If you need to cancel an appointment with less than 24 hours notice or you do not come to your scheduled appointment, your card will **automatically be charged $100**. If you have an extenuating circumstance for your absence, please contact the billing department. We make exceptions for urgent cancellations that are not repetitive. If you have two last-minute cancellations or absences, you will be sent a warning letter. After the third, you may be advised to seek an alternative practice.

*I have read the above policies and accept the terms as outlined above. I give Champlain Gynecology* ***permission to release information*** *to my insurance carrier. I authorize Champlain Gynecology to* ***charge my credit card*** *for any* ***outstanding balances when due.***
*If the credit card that I give* ***changes, expires, or is denied for any reason****, I agree to immediately give Champlain Gynecology a new, valid credit card and* ***allow them to charge over the telephone****. Even though Champlain Gynecology is not processing the new card in person,* ***I agree that the new card may be used with the same authorization as the original card I presented.***

Printed Name:_____ DOB:_____

Credit Card Holder's Signature:_____ Date:_____