

**CREDIT CARD ON FILE OR PAYMENT IN FULL WILL BE REQUIRED FOR ALL PATIENTS
VALLEY FOOT AND ANKLE HAS DISCONTINUED SENDING PATIENT STATEMENTS**

Dear Patients,

As of MAY 1, 2015 we have discontinued sending patient statements. Therefore, you will no longer receive bills from us in the mail. We now require a credit or debit card to be placed on file with our office if we will be billing insurance for you. If you do not have insurance we require that payment is due in full at the time of service.

As you know, if you have ever checked into a hotel or rented a car, the first thing you are asked for is a credit card, which is swiped and later used to pay your bill. This is an advantage for both you and the hotel or rental company, since it makes checkout easier, faster, and more efficient. Due to 2014 changes in health care (Obamacare) most medical practices will be implementing a similar policy.

We have implemented a similar policy. You will be asked for a credit card at the time you check in and the information will be held securely. When your portion of the bill is determined (following a review of your copay, co-insurance, and deductible) we will send you an email notification that informs you that we will be charging your card. A copy of the receipt will be emailed to you. You can also request a paper copy from the receptionist at check-out. We only have to swipe your card once per year. On follow-up visits you will be able to pay for co-pays and other charges with the card on file. You can cancel the contract at any time. Please note that your card will not be charged unless you have a charge due and no funds are held. This simply allows your card to be charged when a bill is due.

This in no way will compromise your ability to dispute a charge or question your insurance company's determination of payment.

If you have any questions about this payment method, do not hesitate to ask.

FREQUENTLY ASKED QUESTIONS

Why the change? Many changes are occurring in the healthcare as of January 1st, 2014 due to implementation of the Affordable Care Act (Obamacare). In order to continue providing care and to keep medical costs as low as possible we need to ensure that we have guarantee of payment on file in our office. You will find that over the next year or so most medical practices will require full payment up front or a credit/debit card on file for payment of patient balance.

But I always pay my bills, why me? We have to be fair and apply the policy to all patients. We have wonderful patients and we know that more of you pay your balances. But with the healthcare changes that are occurring, it is not cost-prohibitive to send out bills to collect balances.

How will I know how much you are going to charge me? You will receive a letter in the mail from your insurance carrier that explains how much of your office visit they pay and how much you pay. This is called an Explanation of Benefits, or EOB. This letter tells you exactly, according to your health insurance coverage, much of your health care bill is your responsibility and how much is the responsibility of your insurance provider to pay.

Then What? We receive the same letter that you do. It arrives about 10 – 30 days after your appointment. We look at each Explanation of Benefits (EOB) carefully, and determine what your insurance has determined as patient responsibility. This is the same way we normally determine how much to send you a bill for in the mail.

But wait, I'm nervous about leaving you my credit card. We do not store your sensitive credit card information in our office. It is stored on a secure gateway that is completely compliant as required by law – just like a hotel or rental car agency. We access your information only on this site to process a payment. If you absolutely do not want your credit card on file, then you can choose to pay the entire billed amount at the time of service. If your insurance then pays, we will send you a refund.

What if I need to dispute my bill? We will always work with you to understand if there has been a mistake, and we will refund you if we have made a billing error. We will only charge the amount that we are instructed to by your insurance carrier, in the letter they send to us., in the same way that we normally determine how much to send you a bill for in the mail. In addition, we will also email you five business days prior to charging your card. This email will notify you that a charge will be processed for a prior visit at our office.

What if I don't have a credit or debit card? If you do not have a credit card, you can be seen as a self-pay patient and pay 100% for all services in cash at the time of service. We will give you what you need to file a claim with your insurance company.

How can I see my bill? You can either look at the EOB from your insurance company or log onto our secure patient portal to view your statements and receipts at anytime.

What if don't have insurance? If you do not have insurance, payment in full is due at the time of service. In this case we do not need to have a credit card on file.

I have read and understand the previous information regarding my credit card on file.

Signature _____

Print Name _____

Date _____