



Commonly Asked Questions Regarding Credit Card Policy

Will you still submit the bill to insurance?

Yes, the practice will submit claims to your health insurance plan as always and process your child's claim under your health plan's explanation of benefits.

Will the practice let me know before processing the card?

Yes, we will email you 5 days before to let you know.

What if I have questions about the bill?

If you need to discuss details, call our Billing Department at (513) 232-8100 option 5 during the 5-day grace period. We will be happy to go over your health insurance explanation of benefits.

Can I set up a payment plan?

Yes, call our Billing Department at (513) 232-8100 option 5 during the 5-day grace period so that we can discuss payment plan options with you.

What if I don't have enough money to cover the charge?

Call us as soon as you receive the email notification so that we can arrange a payment plan for you.

What if insurance pays after you have charged my card?

If your family does not have any pending claims, then we will issue a refund. If claims are yet to be processed by your insurance carrier, we will wait until they have been fully adjudicated. Once adjudicated, we will apply your credit to any balance and process accordingly.

I always pay my bills; why do I have to do this?

We appreciate your responsible payment history, and we want to assure you that this step is not a reflection on your financial credibility. Unfortunately, not everyone does so, and by implementing credit cards on file, we aim to ensure that we are being paid for our services.

I don't have a credit card that I can leave on file.

We also accept HSA and debit cards. If those are not options either, we suggest you pay a deposit of \$100 for services rendered during your visit. We will provide you with an itemized receipt if you need to submit a claim to your insurance company, HSA, or FSA.

I am not the person legally responsible for bills and copayments.

We do require a current copy of the court order establishing the responsible party for medical payments. Additionally, we kindly request co-payments and a \$100 deposit at the time of your visit if a card is not placed on file. We ask that you arrange your payment options in advance of your visit.

How do I know my card is secured?

Ensuring the security of your card information is our top priority. We use industry-leading encryption and security measures to safeguard your card details. You can be confident that your card information is protected against

unauthorized access. Additionally, we comply with strict data security standards to maintain the confidentiality and integrity of your information.

How long is my card-on-file agreement good for?

Your card-on-file agreement is valid for one year from today. This means you won't need to provide a card for your family again until one year from now. We aim to make your experience as convenient as possible, and this policy helps streamline the check-in process for future visits.

Is there a limit to the amount you can charge my card?

The agreement amount is \$1500 for the whole family. This means that the total amount applies collectively to cover any services rendered for your family members. If you would like to discuss an adjustment to the amounts, please don't hesitate to contact our billing office.