



Credit Card on File (CCOF) Policy

Effective October 01, 2022

This notice describes why our office will require all patients, regardless of patient type, to have a current credit card on file with our office.

JayMac Chiropractic is committed to reducing waste and inefficiency and making our billing process as simple and easy as possible. Effective October 1, 2022, we now are requiring all patients to provide a credit card or other payment card on file with our office. Personal injury and worker's compensation patients will not be required to provide a CCOF until after discharge and continuation of care. All financial transactions are processed through a HIPAA-compliant, secure practice management software. Beginning October 1, 2022, your payment information will be stored on secure servers for future transactions. Office personnel will not have access to your card information. For your protection, only the last 4 digits of your card and its expiration date will show in our system.

Credit Card on File (CCOF) will be used to pay account balances after insurance adjudication. Once your insurance company has processed your claims, they will send an Explanation of Benefits (EOB) to both you and our office showing what your total patient responsibility is. You typically receive the EOB before we do, so if you disagree with the patient responsibility amount owed, it is your responsibility to contact your insurance carrier immediately. We try to collect at every appointment what we believe to be your financial responsibility based on information we receive from your insurance company.

Patient Expectations

- Patients are responsible for leaving a current credit card on file. If a card expires or otherwise becomes uncollectable we will expect you to 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.
- 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. We will do our best to help navigate you through this process.
- **All patients will be required to have a credit card on file regardless of insurance or visit type. Personal injury and worker's compensation patients will not be required to provide a CCOF until after discharge and continuation of care.**

FAQs

I'm nervous about giving up my sensitive financial information.

Your card information is securely protected by the credit-card processing component of our HIPAA-compliant practice management system. This system stores the card information for future transactions using the same sort of technology that credit card companies use. We cannot access the entire card number nor can we use your financial information for other purchases— we only can see the last 4 digits of your card. Additionally, there is no way to export any credit card information from our system. We can only use it to process a payment in our practice management system, which creates an indelible record (one that cannot be deleted).

We also will provide you with a receipt for every transaction in our office whether digital or printed.

How the credit card on file system works to drive down administrative costs.

Our staff will now spend less time entering credit card information for each transaction. We also don't have to send out as many billing statements, which saves trees, money and time. Once your CCOF is in our system, check-in and check-out time is much shorter for you as well.

Insurance reimbursements are declining and the expectation is that health care providers find ways to become more efficient. Over the past few years we have seen massive increases in patient deductibles and copays due to the Affordable Care Act and the Health Exchanges. This shift in patient responsibility puts increased administrative burden on medical offices to collect from patients. How efficiently our office collects your financial portion is essential for our practice to survive and thrive. We are faced with the dilemma of becoming more efficient or to stop accepting insurance. We have decided to focus on becoming more efficient.

I always pay my bills on time. Why do I have to do this?

It's nothing personal, it's just the creation of a more efficient system of processing patient payments. Occasionally, there are those patients that feel that they don't need to pay for the services they receive. This is wrong on so many levels. Having payment information on file reduces our administrative costs with billing and trying to collect from these patients.

Nothing is changing about how much you pay.

When you come into our office and receive a service, you do so with the understanding that you are ultimately responsible for the cost of your care. We bill your insurance company for you, and we have contracts with most insurance companies that help to get you the best possible coverage for your care. CCOF will only cover your responsibility after your insurance company pays their portion.

How the CCOF process benefits patients.

Having a CCOF is far more convenient for you – you don't have to call the office or buy a stamp or worry about getting around to paying the bill. It takes the hassle out of the process, especially for patients who have HSA cards to pay for their medical care. If you get your statement and want to use a different card, pay by check, or discuss a payment plan, you may still do so as long as you do so promptly.

What if there is a problem with my bill and I don't notice it until after the payment processes?

We hope that this doesn't happen and strive to verify your insurance benefits prior to your first appointment or whenever your insurance changes. However, claims sometimes are processed incorrectly by insurance companies. If we notice any inaccuracies then we often file claim appeals on your behalf. It is important that we maintain open communication about claims. We don't have anything to hide and if we owe you money then we will refund it to you promptly to the card on file.