**TEMPLATE ONLY**

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 **\*Remove this disclaimer and update document before sharing with patients\***

**Card on File Authorization**

As you are aware, healthcare has undergone dramatic changes in the past few years. High deductible health plans are now a mainstay in the healthcare landscape. This means that more responsibility for payment is being placed on patients. We need to be sure that patient balances are paid in a timely manner.

At the time of service, we will request your card information and your consent to keep your card number on file for any copay or residual amount due after insurance payment. Your card number will be encrypted and stored securely off-site. No card numbers will be stored at our practice and staff can only view the last four digits in the system.

**Using card on file, you will be able to:**

• Pay balances and co-pays conveniently

• Make payments automatically using your card of choice

• Avoid writing checks to pay bills by mail

• Receive notifications and receipts sent via mail/text

Please note that all your rights with respect to the use of your card will remain in effect. This policy will in no way prevent you from being able to dispute a charge or question your insurance company’s determination of payment.

**When will my card be charged**?

We will submit your claim to your health insurance company if applicable. Once your insurance company processes your claim, you will have **[timeline]** upon receipt of your billing statement to pay the amount due in any manner you wish. If you do not pay the amount due within **[timeline]**, your card will be charged the Balance Due.

We ask that you complete the Card Authorization Form on your terminal when you come into the office for the first time. This agreement will apply to all family members under your account. Once we have entered your card information into our financial institution’s encrypted system, the card information will be destroyed. Our staff will only be able to see the last 4 digits. You can also deliver your card information over the phone or by mail.