

NOTICE

Credit Card on File Policy

Laurel Ob-Gyn has implemented a new, convenient payment policy effective 3/1/16. The current healthcare market has resulted in insurance policies shifting a significant portion of the financial responsibility to the patient. Patients will be asked for a credit card at the time you check in and the information will be held securely. The amount charged to the card on file will be the portion the insurance company requires you to pay.

Benefits: Patients will no longer have to worry about statements and mailing in payments. You can also use it for future co-pay visits without swiping your card every time. Having a card on file will make checkout easier, faster, and more convenient.

At check in, we will ask you to sign a credit on file agreement. As part of the agreement, you will be able to set a maximum amount that can be charged to your card. After insurance has processed the claim, any remaining portion of charges will be charged to the card on file. An email notification will be sent 5 days prior to the charge. A receipt will be emailed after the payment has been processed. If the payment is declined, we will request updated credit card information. Please note the amount you owe is determined by your insurance company, not by our practice.

It has been our policy that payment is expected at the time of service. We are encouraging patients to keep their Health Saving Account (HSA) or Flex Spending Account (FSA) credit cards on file. If you do not have either types of cards, then we accept debit or credit cards.

Our credit card processing vendor, Evalon, Inc. will store your information on a secure and encrypted site, which allows bank card transactions on our computer system.

This policy has been put in place to simplify and enhance your patient experience. This change will keep the practice's administrative expenses down and allow our focus to be providing exceptional patient care.