

**WOMEN'S CARE CONSULTANTS
CREDIT CARD ON FILE POLICY
Effective 11/01/2014**

To our patients:

Recent changes in healthcare markets and payment processes have insurance altered coverages to shift more of the cost of care to patients. Many policies have large deductibles and/or copayments that won't be known until after your services are submitted to your insurance carrier and you receive an Explanation of Benefits (EOB) or similar notices.

These external factors make it necessary for Women's Care Consultants to maintain a credit card (or a debit card with the VISA/MasterCard logo) on file for each patient. The card information is stored in your patient medical record-- the same HIPAA compliant software that protects your other confidential medical information.

Once your insurance company notifies us how much of the bill is your responsibility, we will automatically charge your credit/debit card and provide you with confirmation of the charge. During the transition period, patients with balances over \$200.00 will receive one courtesy call from our billing staff regarding the payment a few business days prior to charging the card.

If you have any questions, please do not hesitate to ask.

I agree that Women's Care Consultants may charge the card identified below for the charges that are determined to be the patient's responsibility by the insurance company.

Please circle one of the following:

VISA

MasterCard

Discover

If using a debit card:

VISA

MasterCard

Name as it appears on the card _____

Card Number _____

Expiration Date _____

*CVV No. _____

Cardholder signature _____

*Usually a 3 digit number on the back of the card