



Credit Card on File Agreement.

Advanced Chiropractic Clinic has implemented a new credit card policy. The medical industry has moved to a similar policy like that of hotels, rental cars, and attorneys, etc. where we ask for a credit card which may be used later to pay any balance that may be due on your bill, including agreed upon late fees.

Co-pays are still due at the time of service.

At check in, your credit card information will be obtained and kept securely. This card can then be used to pay for your copay, deductible, coinsurance, or self pay amount due. This card will also be used for any other amount due to the office if we have not collected the correct amount as indicated by insurance. This amount will be discussed with you before we charge the card.

The card on file will also be used to collect the \$50 no show/same day cancellation/late fee per our policy. We will contact the patient before we charge this fee.

By signing below, I authorize Advanced Chiropractic Clinic to keep my signature and my credit card information securely on-file. I further authorize Advanced Chiropractic Clinic to charge my credit card for any outstanding balances or late fees when due.

If the credit card that I give today changes, expires, or is denied for any reason, I agree to immediately give Advanced Chiropractic Clinic a new, valid credit card which I will allow them to charge over the telephone. I agree that the new card may be used with the same authorization as the original card I presented.

Visa	MasterCard	Discover	American Express	HSA
Patients Name (Print) _____			DOB: ___/___/___	
Name on card (Print) _____				
Last Four Digits of the Credit Card Number: _____			Exp Date: ___/___	
Please fill out information below for any other person(s) you authorize this credit card for:				
Patient Full Name (Print): _____			DOB: ___/___/___	
Patient Full Name (Print): _____			DOB: ___/___/___	
Patient Full Name (Print): _____			DOB: ___/___/___	

Credit Card Holder's Signature: _____

Date: _____



Frequently Asked Questions Regarding the Credit Card on File Agreement.

Do I have to leave my credit card information to be a patient at this practice?

Yes. This is our policy and it is a growing trend in the healthcare industry. Insurance reimbursements are declining and there has been a large increase in patient deductibles. These factors are driving offices to either squeeze more patients into shorter periods of time or to stop accepting insurances. We have decided to focus on becoming more efficient in our billing and collections processes instead.

How much and when will my money be taken from my account?

We will take out the discussed amount at the time of the appointment. This will vary by patient depending on copay, deductible, coinsurance, or self pay rate. The same will be done for the same-day cancellation/late/no show fee. Should we need to collect an additional amount after your insurance responds with the patient's responsibility that is different from what was originally collected, we will inform you of that difference and after your approval will charge the card on file. This may be done via a phone call or a mailed statement.

How do you safeguard the credit information you keep on file?

We use the same methods to guard your credit card information as we do your medical information. The card information is securely protected by the credit card processing component of our HIPAA compliant practice management system. The system stores the card information for future transactions using the same technology that online retailers use. We cannot see the card number-only the last four numbers, giving us no way to use the card outside of the billing system. There is no way to export the card information out of our system. The only way to use it is to process a payment in our practice management system.

What are the benefits?

It saves you time and, if you have several family members who use the same card, it makes it easier to pay for everyone. It drives our administrative costs down by allowing our staff to better utilize their time directly helping patients, either over the phone, with insurance issues, or in person. Also, if we do need to collect extra money after hearing back from your insurance company regarding your part of the bill, it allows us to collect that money in a timely fashion.

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

The entire billing process is time consuming and wasteful and the few patients that we do have to send to a collection agency end up costing a lot of money and time. Reducing unnecessary costs are essential to allowing us to continue to be an in-network provider with most companies. Nothing is changing about how much you would have to pay for the services rendered.

What if there is a payment discrepancy or I have other payment questions?

This policy in no way compromises your ability to dispute a charge or to ask any other payment questions. Please call our main number at 303-841-2524 and speak with our front desk regarding any billing questions.