



## CARD ON FILE

### FREQUENTLY ASKED QUESTIONS

#### **Is this something new? I have never had to do this before.**

Due to the high number of deductible plans, and higher patient coinsurances benefits, this has become necessary at our practice. Please keep in mind, we will not charge your card if you do not owe anything.

#### **Does my doctor know you are doing this?**

Yes, all the doctors are aware that we do this.

#### **How can I trust that you will keep my credit card/debit card information safe?**

We use a secure gateway that is completely compliant as required by law.

#### **What credit cards do you accept?**

We accept all major credit cards, including Visa, MasterCard, Discover, and American Express along with Debit Cards.

#### **How much are you going to charge my card?**

We will charge your card in accordance with what your insurance company tells us is your responsibility.

#### **Will you send me a bill to let me know what I owe?**

After your appointment, you will receive an Explanation of Benefits (EOB) from your insurance company that will tell you what you are responsible for. We receive the same letter usually within 30 days following your appointment. We will review each EOB carefully and charge your credit card with the amount that is determined by your insurance to be your responsibility.

#### **What happens if I do not have a credit card or debit card?**

If you do not have a credit card/debit card, this is opportunity for you to place credit on your account to cover future charges and other outstanding balances. The only other option I have would be for you to maintain a \$0.00 balance during your duration with Pain Specialist of Greater Chicago.

#### **What happens if my credit card or debit card is declined?**

Billing department will notify you in the event your card declined. We will not know why your card declined.