

Patient Information

Credit Card on file policy

We have implemented a policy requiring a credit card held on file effective 8/1/16. As you may be aware, the current healthcare market has resulted in insurance policies increasingly transferring costs to you, the insured. Some insurance plans require deductibles and copayments in amounts not known to you or us at the time of your visit. Similar to hotels and car rental agencies, you are asked for a credit card number at the time you check in and the information will be held securely until your insurances have paid their portion and notified us of the amount of your share, you will receive a statement. At that time, any remaining balance owed by you will be charged to your credit card, and a copy of the charge will be emailed to you. This is an advantage since it makes checkout easier, faster, and more efficient.

This in no way will compromise your ability to dispute a charge or question your insurance company's determination of payment.

Sincerely yours,

The office of Dr. David King

A division of Urological Surgeons of Northern California

Frequently Asked Questions

What is a Deductible and How Does It Affect Me?

An annual deductible is the dollar amount you must pay out of pocket during the year for medical expenses before your insurance coverage begins to pay. For example, if the policy has a \$500 deductible, you must pay the first \$500 of medical expenses before the insurance company begins to pay for any services.

When does a deductible begin?

Most plan years begin January 1st, check with your insurance plan. When do I have to pay for services? Any time you receive medical care, you are expected to pay in full for your services until your deductible is met.

How will I know when my deductible has been met?

Call your insurance company at any time to check on how much of your deductible has been met; some insurance companies have this information available online. Every time you receive medical services, you will receive notification from your insurance company with how much they paid or did not pay.

I've never had to do this before at any other doctor's office.

This may be a departure from what you have been used to but it is not uncommon in many medical practices, imaging centers, outpatient surgical centers require a credit card on file.

Why I'm being singled out? I always pay all my bills.

All patients are required to keep a credit or debit card on file. This policy isn't personal; we apply it equally to all of our patients; by doing it this way, the temptation to play favoritism is eliminated and it removes us from the uncomfortable situation of having to decide who has to follow the policy and who does not.

What about identity theft and privacy?

Under HIPAA, we are under strict rules and guidelines in terms of protecting patient privacy and the credit card is considered protected health information. Because of HIPAA rules, our medical office is far more secure than most retail establishments as it relates to identity theft. I don't have a credit card. You are welcome to leave an HSA (Health Savings Account) or Flex Plan card on file or pay with cash or check for the visit in full. We understand there are legitimate reasons you might not have a card (declared bankruptcy, maxed out, or declared unworthy of credit). If this is the case, we will work out a payment plan with you. This is not the same as 'signing a blank check'. What we are doing is nothing different than a hotel or rental car company does at each check-in. All credit card contracts give cardholders the right to challenge any charge against their account.

This is NOT the same as "balance billing".

"Balance billing" is asking the patient to pay the difference between our normal fee and the insurance company's normal payment. That's a breach of our managed care contracts. What we charge to the patient's credit card is the portion the insurance company determined is not covered by the company. For example if you have Medicare coverage, and we charge \$200, Medicare approves \$100, and pays 80% of that. The other \$20 is the patient's responsibility, and is what we charge to the credit card – instead of sending out a statement for that amount. Once your deductible is met, you will be required to pay only 20 percent of the Medicare approved amount charged by providers for your health care services.

What if I have more questions?

Our staff is happy to speak with you about your account at any time.