



**ROSY RAJBHANDARY, MD**  
**RHEUMATOLOGY CLINIC OF DFW**

## **Credit Card On File Policy**

The Rheumatology Clinic of DFW is committed to reducing waste and inefficiency and making our billing process as simple and easy as possible. We now require that you provide a credit card on file with our office. We run our payments through our HIPAA-compliant, secure practice management software Athena. When you come in, we will scan your card with a card reader. Your payment information is stored on Athena's secure servers for future transactions. Office personnel will not have access to your card. For your protection, only the last 4 digits of your card will show in our system.

Credit Card on File will be used to pay account balances after insurance adjudication. Once your insurance has processed your claims, they will send an Explanation of Benefits (EOB) to both you and our office showing what your total patient responsibility is. You typically receive the EOB before we do, so if you disagree with the patient responsibility amount owed, it is your responsibility to contact your insurance carrier immediately.

During the time you leave a credit card on file, if it expires or otherwise becomes uncollectible, we will expect you to promptly provide a new means of payment. Credits on your account after your insurance claim has been adjusted will be returned to the credit card on file.

Ultimately, you are responsible for knowing what services are covered, how often, and how much of the cost is your responsibility. You will be responsible for any portion of services that your insurance does not cover. To avoid any issues of discrimination or favoritism; all patients will be required to have a credit card on file regardless of insurance or visit type.

Signature below is my acknowledgement of and agreeance of the Policy

**SIGNATURE:** \_\_\_\_\_

**NAME:** \_\_\_\_\_

**DATE:** \_\_\_\_\_