Patient Credit Card on File Agreement

We have implemented a policy which enables you to maintain your credit card information securely on file with Aura Endocrinology (the "Practice"). In providing us with your credit card information, you are giving the Practice permission to automatically charge your credit card on file for your co-pays and any outstanding balance [or any other patient(s) you have listed on this form] at the time of service. By signing, you consent and authorize that this agreement will remain in effect until and unless you revoke this form at any time by submitting a written request to the office.

Multiple Users: This card will only be authorized for the use of the credit card holder, his/her minor(s), or any person(s) listed below.

I authorize Aura Endocrinology to charge co-pays and outstanding balances on my account to the following credit card:

Visa	MasterCard	American Express	Discover
Credit Card Holder's Name:			_
Last 4 digits of Credit Car	rd:		
Expiration Date:			
If you wish to leave this credit card on file for other patient(s), please print name(s) below:			
Patient Full Name:			_
Patient Full Name:			
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Patient Full Name:			-
Credit Card Holder's Signat	ure:		Date:

Credit Card on File Billing Authorization FAQ

- Q: How does the automatic billing process work?
- A: During your first visit or your first visit after the policy was enacted for existing patients, your credit card will be stored securely. After your insurance carrier responds and provides the office with the remaining balance due, we may charge the patient responsibility amount to your credit card on file, not to exceed the maximum balance owed and due. Your credit card on file will only be charged when you have a balance owed on your account or for a non-covered service.
- Q: How will I know how much you are going to charge me?
- A: You will receive an explanation of benefit from your insurance carrier that explains exactly how much of your healthcare bill is your responsibility and how much the insurance paid along with the contractual adjustments. This is all based on your health insurance coverage and benefits.
- Q: What if I need to dispute my bill?
- A: We will always work with you to resolve any issues and will refund you if we have made a billing error after review of the information. We will only charge the amount that we are instructed by your insurance carrier to collect from you in the same way that we normally determine how much to send you a statement for the balance owed. If you disagree with how your insurance carrier processed the claim, you will need to contact their customer service department directly to dispute the amount.
- Q: Will I receive a statement or receipt for the charges automatically billed to my credit card?
- A: Not automatically. Your insurance carrier explanation of benefits and your credit card statement will be your receipt. You can at any time contact the office to have an account itemization sent to you for your records.
- Q: Is my credit card secure?
- A: Yes, we do not store your sensitive credit card information in our office. Keeping your card on file, offsite, in an encrypted payment gateway actually enhances security because it reduces exposure at each visit.