



As of February 1st, Heart Spring Health requires patients to leave a credit card on file at the time of their visit. If patients are unable to leave a credit card on file with us, they will be expected to pay for all services rendered on the date of service.

Frequently Asked Questions about the Credit Card On File Program

Q: Is this something new? Why the change?

Due to the high number of deductible plans, and higher patient coinsurance benefits, this policy has become necessary at Heart Spring Health. We need to ensure that we have a guarantee of payment on file for each patient in our practice. We wait 20-30 days, and often longer, for a response from your insurance company, which may or may not include payment. Once that payment is received, we need to be sure that patient-responsible balances are paid in a timely manner. Please keep in mind, we will not charge your card if you do not owe anything.

Q: I have never had a Dr.'s office ask me to keep my card on file.

We realize this is a relatively new policy for a medical office. But it is no different from leaving a credit card on file with Amazon, a hotel, or your cell phone vendor. They only charge you when you order something or pay your monthly bill. We are doing the same thing after your insurance pays, or if you don't show to your appointment.

Q: I have always paid my bill on time. Why do I have to give you a credit card on file?

We have to be fair and apply the same policy to all patients. We have wonderful patients and we know that most of you pay your balances. Unfortunately, this is not always the case.

Q: How does a Credit Card on File program work?

We use BlueFin through Charm to securely store your credit card information. At the time of your visit, the front office staff will swipe your credit card and store the encrypted information in a secure database until the payment is processed.

Q: Will my credit or debit card be charged right away?

Yes, a sale transaction with a minimal amount of \$1 may be run to check the card validity. The same amount will be refunded to the card. The refund will be an immediate one. Since both the sale and refund transactions are happening on the same day, the original sale transaction will be voided. (no amount actually gets transferred).



Q: Will you continue to send me a statement to let me know what I owe?

Yes, we will continue to send you statements. 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 within 20-30 days following your appointment. We will review each EOB carefully and send you an invoice for the amount due. We will only charge your credit card with the amount that is determined by your health plan to be your responsibility if you do not pay your patient balance within 90 days of the date of your first statement. You have the opportunity to pay your invoices through the patient portal at any time during that 90 day window.

Q: How will I know how much you are going to charge my card?

We will charge your card the amount that your health plan determines is your responsibility. After your appointment, your insurance company mails an Explanation of Benefits (EOB) to you. This document shows how much your insurance paid and what you need to pay based on the benefits and the deductible of your policy. Our billing office receives the same information that you do along with payment from your Insurance company. We apply the payment and make any discount or adjustment as per our contract with your insurance company. The balance on your account for that visit will then match the patient responsibility amount on your EOB.

Q: How will I know when you are going to charge my credit card?

After your insurance company mails an Explanation of Benefits to you and our billing office, we will email you a statement through the patient portal showing this detailed information and your patient responsibility. If you do not pay your patient balance within 90 days of the first statement date, we will charge this amount to your credit or debit card on file. We will notify you through the patient portal or by email, at least 7 days before your card is charged. We will also send you an email receipt immediately after your card is charged.

Q: What if the amount is more than I can pay at once? Are payment plans available?

Yes, one of the features of our new program is that you can pay your bill in installments over a period of time. As soon as your payment amount is determined, we notify you through the patient portal or by email 7 days before your card is charged. If you are not able to pay the full amount we are always happy to set up a payment plan. With our system, your card can automatically be charged each month. Contact our Clinic Manager in our office at 503-956-9396 to discuss a payment plan.



Q: What if I need to dispute my bill?

We will only charge you the amount that we are instructed to by your health plan in your EOB. All you have to do is call us if you ever have a concern about your account. Mistakes can happen and we will apply a refund directly to your card if we have made a billing error. Unless you have directed monthly payments, we only charge the amount your insurance company has marked as patient responsibility as noted on your EOB.

Q: Is my credit or debit card information safe?

Yes, our payment network, BlueFin, is both PCI and DSS compliant. ChARM EHR and Bluefin recognize the necessity of providing our clients with a robust payment platform protected by state-of-the-art security features including tokenization, and point-to-point data encryption (P2PE). For more information, visit <https://www.bluefin.com/support/pci-compliance-faq/>

Q: How can I trust that you will keep my credit information safe?

Once your credit card information is entered, it is encrypted and cannot be viewed by our organization. BlueFin is registered and independently certified as a PCI-DSS Service Provider.

Q: What happens if I do not have a credit card?

If you do not have a credit or debit card, we can consult with your insurer to estimate the amount you will owe for your visit, and accept your payment when you check in for your appointment.

Q: I do not have a deductible. I will never owe you anything. Do I still need to give you a credit card?

Due to the complexity of health plans, patients are not always aware of a payment responsibility. Additionally, changes to health plans happen often, which results in a payment responsibility for you without your knowledge. So we ask all patients to save a card on file to ensure we are prepared in the event they do have a payment responsibility. We do want to remind you that your card will only be charged if you owe a balance for more than 90 days.

Q: Who can I talk to about this policy? I do not want to participate.

We are happy to answer any questions you have. We understand this is a new policy that may be unfamiliar to you at Heart Spring Health. However, it is a similar process to a hotel checkout or renting a car.