

Pinon Family Practice
9895 W Remington Place
Littleton, CO 80128



"Keeping you healthy is our primary focus."

2019 Credit Card Authorization Policy

Dear Patients, Parents and/or Legal Guardians:

Effective **January 1, 2019**, Pinon Family Practice ("Pinon") is instituting the **Credit Card Authorization Policy**. This policy is meant to supplement and be consistent with the existing Pinon **Financial Policy**, specifically the section outlined regarding Account Balances. (Please see back of this letter – Pinon Family Practice Financial Policy.)

Under this policy, every patient, parent, responsible party and/or legal guardian with **Commercial Insurance** will be required to provide Pinon with a **Credit Card Authorization** for co-pays and outstanding balances for services/supplies deemed to be the patient's responsibility per your selected insurance policy. Pinon is adopting this policy to mirror emerging standards in medical practices.

Having health insurance is not a guarantee of payment for services. Non-payment from insurance companies occurs for many reasons, including but not limited to:

- Amounts due for your chosen annual deductible/coinsurance
- Visit co-pays
- No coverage for specified services and/or exclusions under your chosen policy
- Terminated benefits

Pinon will continue to accept your contracted insurance plans, and file timely claims on your behalf. When your plan has assessed a patient responsibility, Pinon will run the **Credit Card Authorization** (daily transaction limit of \$200.00) **15 days** after we are notified by your insurance company. Pinon will wait these 15 days to give the patient/responsibility party time to:

- Reconcile your Explanation of Benefits to your patient statement/patient ledger on your patient portal
- Discuss with your insurance plan if the claim needs to be reprocessed
- Discuss other billing arrangements with our internal billing office

Rest assured that your **Credit Card Authorization** is encrypted in our system, inaccessible to any of our staff or any party at Merchant Services - EasyPay, our nationally recognized merchant processing company. Our medical records and billing system is also secured to the standards required by the Health Information Technology for Economic and Clinical Health ("HITECH") requirements established by the US Department of Health and Human Services. In short, your credit card information is as secure as your protected health information (PHI) that you've entrusted in us.

You are very important to us. Thank you for your continued trust in us as your partners in your healthcare.

Kind regards,

Pinon Family Practice Providers and staff