

Credit Card on File Policy

We have implemented a new, convenient payment policy using Credit Card on File, effective in our office in March 2026. As you are aware, the current state of healthcare in our market has resulted in significant changes in insurance policies, co-pays, deductibles and premiums. Unfortunately, a great deal of the financial burden now falls on the patient as a result. There are insurance plans that require deductibles and copayments in amounts unknown to you, or to us, at the time of your visit. You will be asked for a credit card at the time you check out, and this information will be held securely. The amount that we will charge to the credit card on file will be the financial responsibility that the insurance company requires you to pay.

Q&A – Credit Card on File

What are the benefits to me?

Patients who have a credit card will no longer have to worry about statements and mailing in payments. You can also use it to pay for future visits without having to bring your card. Having a credit card on file will make check-in and check-out easier, faster and more efficient for patients.

How does this work?

During your visit, we will ask you to sign a “Credit on File Agreement”. When our office receives remittance advice/information from your insurance company (typically 2-4 weeks), any remaining portion of charges will be charged to your credit card. We will notify you by email FOUR TO FIVE DAYS BEFORE the charge is due to take place, and you may call our office if this presents a problem/hardship for you. A receipt will be emailed to you after the payment has been processed. If the payment is declined, we will request updated credit card information or an alternative form of payment.

What if I do not have a credit card?

It has been our policy that payment is due at time of service. We are encouraging patients to keep their Health Savings Account (HSA) or

Flexible Spending Account (FSA) credit cards on file. If you do not have either of these types of cards, then you can use a debit or other credit card. We accept Visa, MasterCard and Discover.

How can I be assured that my credit card information will remain safe?

Under HIPAA, we are under strict state and federal rules and guidelines to protect patient privacy and the credit card is considered protected health information. Elavon, our credit card processing vendor (as well as a leader in the credit card industry and an affiliate of U.S. Bank), will store your information on a secure and encrypted site, which will enable us to run bank card transactions through our computer system. None of our employees will have access to your bank card information. No credit card information will be stored in athenaNet or at our practice.

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

This may be different from what you have always been used to, but it is becoming common practice in most health care facilities with the changes that have come about in the insurance industry as a whole. Many practices now require a credit card on file, and payment at the time of service. This policy is being instituted in order to simplify and enhance your patient experience. This change will lower the practice's administrative expenses in order to allow us to focus more on providing the exceptional patient care that you have become used to at Raleigh ObGyn.