



MAGNIFICENT MINDS NEUROLOGY CENTER

SONAL G. PATEL, M.D.

CREDIT CARD ON FILE AGREEMENT

Magnificent Minds Neurology Center has implemented a new credit card policy. Like many other Privia Medical Group practices and medical offices, we have adopted a similar policy. We kindly request our patients' guardian/guarantor for a credit card which may be used later to pay any balance that may be due on your bill. Co-pays are still due at the time of service. At registration and/or check-in, your credit card information will be obtained and kept securely until your insurance(s) have paid their portion and notifies us of the balance due, if any.

The information will be held securely until your insurance has paid their portion of the claim and notified us of any additional amount owed by the patient. At that time, we will notify you that your outstanding balance will be charged to your credit card five (5) days from the date of the notice. You may call our office if you have a question about your balance. We will send you a receipt for the charge. This "Card-on-File" program simplifies payment for you and eases the administrative burden on your provider's office. It reduces paperwork and ultimately helps lower the cost of healthcare. Your statements will be available via your patient portal and our Customer Support line is available to answer any questions about the balance due. If you have any questions about the card-on-file payment method, please do not hesitate to let us know.

By signing below, I authorize Magnificent Minds Neurology Center to keep my signature and my credit card information securely on-file in my account. I authorize Magnificent Minds Neurology Center to charge my credit card for any outstanding balances when due.

Visa MasterCard Discover American Express

Name on Card (Print): _____

Cardholder Relationship to Patient: _____

Last Four Digits of Credit Card Number: _____ Exp. Date: __/__/__

Please fill out information below for any person(s) you authorize this credit card for:

Patient Full Name (Print): _____ DOB: __/__/__

Patient Full Name (Print): _____ DOB: __/__/__

Patient Full Name (Print): _____ DOB: __/__/__

Credit Card Holder's Signature: _____ Date: _____

Please check this box if you prefer not to receive a statement and would like us to bill your credit card immediately for any balances due after the processing of your insurance.



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Frequently Asked Questions Regarding the Credit Card on File Agreement

How much and when will money be taken from my account?

The insurance companies on average take approximately 2 weeks to process submitted claims. Whatever the allowed amount is, your copay, coinsurance, and deductible are taken into consideration. It simply depends on your individual policy what you may owe. Once the insurance explanation of benefits is received and posted to your account, you will be sent a statement showing your portion. You will have 30 days to send an alternative form of payment if you prefer. If no alternative payment is received, your patient financial responsibility will be processed.

How do you safeguard the credit information you keep on file?

We use the same methods to guard your credit card information as we do for your medical information. The card information is securely protected by the credit card processing component of our HIPAA compliant practice management system. This system stores the card information for future transactions using the same sort of technology that any online retailer would. We cannot see the card number – only the last four numbers, giving us no way to use the card outside of the billing system. There is no way to export the card information out of our system. The only way to use it is to process a payment in our practice management system.

What are the benefits?

It saves you time and eliminates the need to write checks, buy stamps or worry about delays in the mail. It also allows your children to see their physician timely when they need to, even while they are away at college and need to make virtual follow up appointments. It also allows us the chance to refund patients easily, if necessary, which is helpful during the COVID pandemic while certain plans, policies, companies, etc. continue to offer cost share waivers. Finally, it cuts down on germs while handling cards to pay for bills; there is no need to take your card out if it is on file. It also drives our administrative costs down because our staff sends out fewer statements and spends less time taking credit card information over the phone or entering it from the billing slips sent in the mail, which are less secure methods than us storing the information. The extra time the staff has can now be spent on directly helping the patients, either over the phone, with insurance claims or in person.

I always pay my bills on time. Why do I have to do this?

The entire billing process is time consuming and wasteful, and the few patients that Privia sends to the collection agency end up costing a lot of money. Reducing unnecessary costs is essential to for us to continue to be allowed as an in-network provider with most insurance companies. It also allows us the chance to protect our patients from Privia's aggressive collections department. Nothing is changing about how much you end up paying.

What if there is a payment discrepancy or I have other payment questions?

Please contact Privia Medical Group's billing department at (888)774-8428. This policy in no way compromises your ability to dispute a charge or questions your insurance company's explanation of benefits.

Will I still receive a paper bill by mail?

Yes. You will receive one bill which will show what will be charged to your card in 30 days. If you prefer to pay by an alternative method, you may do so during that period. If you do not wish to make any payment method changes, just hold onto the statement for your records and your card will be charged.