



1415 Wesley Drive  
Salisbury, MD 21801  
410.912.7000 (p)  
410.912.4202 (f)

### **Declining Gateway Pediatrics Credit Card on File (CCOF) Policy / Statement Fee**

Effective July 15, 2014, Gateway Pediatrics required all patients with Commercial Insurances (or Self-Pay) to place a Credit Card on File (CCOF). The purpose of the CCOF is to cover any balances mandated as patient responsibility by your Insurance plan (e.g. Copays, Deductibles, Coinsurances, Non-Covered Services, etc.) The CCOF can be a Credit, Debit, or HSA/FSA/FLEX card. For more information on our CCOF Policy, please see our website or ask our Billing Department.

We understand some plans may only require a copay at the time of service and some parents prefer not to place a CCOF and instead pay the copay during the check-in process and pay remaining balances by phone/mail once a statement is sent from Gateway Pediatrics.

Effective June 1, 2019, every statement generated will incur a **Statement Fee** of \$5.00. This fee is due to the additional costs/fees charged to us to generate these statements.

### **Frequently Asked Questions Regarding Credit Card on File (CCOF)**

#### ***Q: What is the CCOF process?***

A: Once Gateway Pediatrics receives and processes your child's Explanation of Benefits (EOB) from your Insurance Company, we will process the Credit Card on File (CCOF) for the amount your Insurance Company dictates as patient responsibility (e.g. Copays, Deductibles, Coinsurances, Non-Covered Services, etc.) You will receive an emailed receipt detailing the amount charged and Date of Service(s) for the charge. Your Insurance Company must send the EOB to you prior to sending to our office. You may call our office upon receiving your EOB if you have questions on what will be charged to your CCOF.

#### ***Q: What if I owe a high balance and can't pay all at once?***

A: Gateway Pediatrics gives a courtesy call before charging a CCOF for any balances over \$200.00. However, we will gladly give a courtesy call for a lesser amount – just specify this amount when you fill out the CCOF form. Automatic payment plans are available upon request.

#### ***Q: What if my CCOF is expired or declines?***

A: If Gateway Pediatrics attempts to charge your CCOF and it is expired or declined we will send you a text message (standard text rates may apply) alerting you to contact our office ASAP to update your card. It is your responsibility to give Gateway Pediatrics updated card numbers, expiration dates, contact number(s), and addresses. If your CCOF is not updated in a timely manner the balance owed may generate a statement which will incur the Statement Fee.

#### ***Q: What if I refuse to place a card on file?***

A: Refusal of the Credit Card on File requires payment in full of any copays, deductibles, coinsurances, etc. as per your Insurance policy. Gateway Pediatrics will mail you a statement on the 15<sup>th</sup> of the following month the EOB was received/processed. Your Insurance Company must send the EOB (either electronic or by mail) to you prior to sending to our office. You may contact us at any time to pay your balance once you receive your EOB or keep a pre-paid credit of your choice on your child's account. ***Be advised: Each statement generated will incur a Statement Fee (\$5.00) in addition to the balance required by your Insurance Company.*** Should payment not be received in a timely manner and a ***second*** statement is generated the following month – an ***additional*** Statement Fee of \$5.00 will be added. You are welcome to place a Credit Card on File with our office at any time.