

NVOA Card on File Policy



Effective August 1, 2024, Northern Virginia Ophthalmology Associates (NVOA) requests that all patients provide a form of payment ("Card on File") to resolve any patient balances due to NVOA or credits due to the patient after insurance has processed their visit. This "Card on File" policy facilitates payments and refunds for our patients and will ensure that NVOA can resolve payments and refunds for services provided to our patients in a timely manner. Options for Card on File include:

- Credit Card, Debit card, HSA, HRA & FSA

Please be assured that your payment card information is directly uploaded into a secure, encrypted site, fully compliant with PCI standards. No financial information will be available to our staff, held in our system, or kept at our office.

Co-pays will still be collected at each visit (if applicable). We will submit all patient claims to insurance as usual.

Once the insurance claim is processed, the patient should receive an Explanation of Benefits (EOB) from their insurer, detailing patient responsibilities or refunds. NVOA will also receive a copy of the EOB and process any balance due or refunds to the patient by using the card on file. If no balance or refund is due, the card will not be charged.

Patient FAQ:

Q: Why the new policy?

A: Changes in the healthcare system have shifted much of the financial burden for healthcare expenses to the patient. Our payment policy helps patients better manage these costs and simplifies the patient experience, allowing us to focus more on delivering exceptional patient care.

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

A: With HIPAA regulations and PCI compliance, we are under strict guidelines in terms of protecting patient privacy and credit card information. We do not keep any credit card, debit card, or HSA/FSA card information on file in our office, or on any of our computers.

Q: How much are you going to charge my card?

A: You will be charged or credited the amount indicated on your EOB plus any other balance due for credit on the NVOA account

Q: What is a deductible and how does it affect me?

A: An annual deductible is the dollar amount you must pay out of pocket during the year for medical expenses before your insurance coverage begins. For example, if your policy has a \$500 deductible, you must pay the first \$500 of medical expenses before your insurance company begins to pay for any services.

Q: How will I know if my deductible has been met?

A: You may find out when your deductible is met by calling your insurance company at any time. Some insurance companies also have this information available online.

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

A: We also accept HSA, HRA, FSA, or Debit or Credit Cards.

Q: What happens if I need to dispute my bill?

A: We will always work with you to review your bill. You can contact our billing department with any questions.

Q: I've always paid my bills on time, why do I have to give you a credit card?

A: Due to the complexities of the current healthcare laws, we take this approach with all our patients.

Q: What if I have a credit on my account?

A: This frequently occurs for a variety of reasons. Having a card on file allows NVOA to quickly issue a refund.