**Sample Credit Card on File Program Letter to Patients**

Dear Patient,

We have a new policy we’d like to tell you about. As of [Month DD, YYYY], we implemented a policy requiring that a credit card be held securely on file for each of our patients.

As you know, the healthcare field has experienced some dramatic changes over the past few years, and gone are the days of health insurance picking up the tab for all medical expenses. The result is increased patient deductibles, copays, and co-insurance.

To make payment more convenient for you, as well as to keep our billing costs down, we’re putting into place a credit card on file program. Here’s how it works:

1. To keep your information safe and secure, we’re partnering with an off-site, third-party company that will securely store your credit card, debit card, or health insurance card information. It will **not** be kept at our office, and none of your information will be visible to our staff.
2. When you come in for your appointment, you’ll simply swipe your card or manually enter the number into secure software.
3. It will be on file only for future use. We will submit your claim to your insurance company, and they will process the claim and send us and you an Explanation of Benefits. This will show what they covered and what your responsibility is.
4. Our practice will then charge your credit card, debit card, or health insurance card for the remaining balance your insurance company has determined that you owe. And we will mail or email you a receipt.

Rest assured, this program in no way hinders your ability to dispute a charge or question your insurance company about their determination of payment. And any amount credited to your account will immediately be refunded to your card.

Thank you in advance for your understanding and cooperation with this new program. And we look forward to continuing to meet your medical needs with the best care possible.

Here’s to your health!

ABC Allergy Practice