Forgues Eyecare & Associates

Credit Card on File Billing Authorization Form

Forgues Eyecare & Associates is offering a secure and convenient method of credit card on file payment for the portion of services that your insurance does not cover, but for which you are responsible. This includes co-payments, co-insurance and annual deductibles. This credit card on file can also be used for ordering contact lenses, purchasing glasses, and paying no-show and late cancellation fees. This policy has been implemented to simplify and enhance your patient experience, and to simplify our business operations.

***Our policy for insurance plans with in-office deductibles of $500.00 and up, requires a credit card/HSA card to remain on file.**

I,_____ , authorize Forgues Eyecare & Associates to capture my credit card information and to charge my credit card as payment for any balance put into the "patient responsibility" as a result of my insurance plan's deductible, co-insurance or co-payment. I understand and agree that this payment will be processed after the claim is finalized via the Explanation of Benefits (EOB) determined by my insurance plan. Forgues Eyecare & Associates will provide me with a receipt as proof of payment.

I understand and agree that this form is valid until I give a 30-day written notice to cancel the authorization to Forgues Eyecare & Associates, 41 N Main Street, North Grafton, MA 01536.

I certify that I am an authorized user of this credit card, and that I will not dispute the payment with my credit card company; so long as the transaction corresponds to the terms indicated in this form.

Patient's Name: _____ **DOB**: _____

Card Holder's Name (as shown on card): _____

Credit Card Number: _____

Card Type: ☐Visa ☐Mastercard ☐Discover ☐American Express

Expiration Date (mm/yy): _____ /_____ CVV Code: _____ Billing Zip Code: _____

Is this card a Flexible Spending/Health Savings Card? ☐ Yes No ☐

Charge limits: Verbal authorization will be required for charges exceeding $500.
Charges below $500 require no further authorization.

Email address for receipt: _____ Phone: _____

Cardholder Signature: _____ Date:_____

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Credit Card on File Billing Authorization FAQ

Q: How does this work?
A: At patient registration we will ask you to sign a credit card on file agreement. At checkout, fees due at the time of service can be paid using the credit card on file unless you elect to pay by an alternative method. For outstanding balances patients will be notified via text the day before their credit card on file will be charged.

Q: What are the benefits to me?
A: You can use your credit card on file to pay for copays, coinsurance, and deductibles at future visits. It will make checkout and balance billing easier, faster, and more efficient.

Q: Can my credit card on file be used to pay for my contact lens orders and glasses orders?
A: Yes.

Q: Will my credit card on file be used to pay for my no-show or late cancellation fee?
A: Yes.

Q: What if I don't have a credit card?
A: It is our policy that payment is due at the time of service. You may also keep your Health Savings Account (HSA) or Flex Spending Account (FSA) cards on file. If you do not have either of these types of cards, then you can use a debit card, credit card, or pay with cash. We accept Visa, Mastercard, American Express, and Discover.

Q: How can I be assured that my credit card information will remain safe?
A: We are under the strict rules and guidelines of Payment Card Industry (PCI) Compliance, and HIPAA compliant Electronic Medical Record and billing system in addition to an encrypted payment gateway. Credit card information is considered protected health information. Our employees will not have access to your bank card, as only the last four digits are visible for confirmation of the card.

Q: What is a deductible?
A: An annual deductible is the dollar amount you must pay out of your own pocket during your plan year for medical expenses before your insurance begins to pay. For example, if the policy has a $1,000 deductible, you must pay the first $1,000 of medical expenses before your insurance will begin to pay. Your insurance company must receive a claim to process in order to apply balances towards your deductible.

Q: What if I need to discuss my bill?
A: We will always work with you to resolve any issues if we have made a billing error. We will only charge the amount that we are instructed by your insurance carrier to collect as part of patient responsibility on your EOB. If you disagree with how your insurance carrier processed the claim you will need to contact their customer service department directly.

Signature: _____