

New Patient Policy: Secure Card on File

Effective Date: 4/01/2026

At **Premier Internal Medicine of Alpharetta**, we are committed to providing you with the highest quality care while keeping our administrative processes simple and transparent. Due to changes in the healthcare industry, including rising deductibles and higher patient-responsible portions, we are implementing a **Card on File (COF)** policy.

How It Works

1. **Secure Storage:** At check-in, we will ask for a credit, debit, or HSA/FSA card. Your card information is **encrypted** and stored in our [HIPAA-compliant](#) and PCI-compliant system. Our staff can only see the last four digits of your card.
2. **Insurance Processing:** We will submit your claim to your insurance as usual. Once they process it, they will send an **Explanation of Benefits (EOB)** to both you and our office, detailing your final responsibility.
3. **Automatic Payment:** If there is a remaining balance (such as a co-pay, deductible, or co-insurance) after insurance has paid, we will charge the card on file for that amount.
4. **Balance Threshold:** We will call you for verbal authorization for any balance exceeding \$250 to give patients extra peace of mind.
5. **Notification:** You will receive an **emailed receipt** immediately after any charge is processed.

Why We Are Doing This

- **Convenience:** Speeds up your check-out process and eliminates the need to mail checks or call in payments.
- **Sustainability:** Reduces the high cost of mailing multiple paper statements, allowing us to focus more resources on patient care.

Frequently Asked Questions

- **What if I have a question about my bill?** You still have the same right to dispute a charge or question your insurance company's determination. We recommend reviewing your EOB before the charge date.
- **Can I use my HSA or FSA card?** Yes! We highly encourage using [HSA or FSA cards](#) for your card on file.

- **What cards are accepted?** Our office accepts American Express, Discover, Mastercard and Visa.
- **Are there any additional fees?** Yes. To offset rising administrative costs, all credit card transactions will include a 3% surcharge. This fee does not apply to payments made by **debit cards, HSA cards, or FSA cards**, which can be used at no additional cost.