



ECNV Credit Card on File Policy

ECNV is now requiring a credit card on file for all patients regardless of insurance coverage. Credit Card on File (CCOF) is the new standard in the healthcare industry to streamline billing and ensure timely payment.

FAQs

Why does your office require a credit card on file?

Keeping a credit card on file allows us to simplify billing, reduce paper statements, and ensure any outstanding balances are handled quickly and securely.

When you come into our office and receive a service, you do so with the understanding that you are ultimately responsible for the cost of your care. We bill your insurance company for you, and we have contracts with most insurance companies that help to get you the best possible coverage for your care. CCOF will only cover your responsibility after your insurance pays its contracted share.

When will my card be charged?

Autopay charges occur only after insurance has processed and finalized the claim. At that time, the remaining balance may be processed to the card on file as soon as 15 days, and no later than 45 days. You will receive an email notification before any charge is made. For questions regarding coverage, deductibles, or coinsurance, please contact your insurance carrier.

What if I want to use another form of payment?

You may pay your bill with any method before the 45-day period ends. The credit card on file is used only as a backup if the account remains unpaid.

Is my credit card information safe?

Yes. Your card information is encrypted and stored securely within our HIPAA-compliant practice management and medical records system. Card numbers are never visible to staff; there is no way to export the data.

What if I disagree with a charge?

You still have the right to dispute charges or question your insurance company's payment decisions before any payment is processed.