

NVOA Card on File Policy effective 8/1/2024

Effective August 1, 2024, Northern Virginia Ophthalmology Associates (NVOA) requires that all patients provide a form of payment (“Card on File”) in case of further patient cost responsibility after insurance adjudication of their visit. This mandatory “Card on File” policy allows for smoother transactions and billing for our patients and will ensure that NVOA can collect for services provided to our patients and do so in a timely manner.

The only patients not required to provide a “Card on File” are listed below. All other patients must provide a “Card on File”.

- Patients experiencing a medical emergency
- Patients with Virginia Medicaid
- Self-pay/Fee for Service patients when visit is paid in full at time of service

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.

When the insurance claim is processed, the patient should receive an explanation of benefits (EOB), either in the mail or electronically from their insurer that outlines the patient responsibility for services rendered. We also receive a copy of the EOB from our patient’s insurer and will charge the card on file the amount indicated as patient responsibility for services rendered within 3-5 business days of receipt of that EOB. If there is no balance due as per the EOB, the card on file will not be charged.

Patient FAQ:

- Why the new policy?
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.
- How can I trust that you will keep my card safe?
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.
- How much are you going to charge my card?
You will be charged the amount indicated on your EOB (less any payments made at the time of service including co-pays).
- What is a deductible and how does it affect me?
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.
- How will I know if my deductible has been met?
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.
- What happens if I do not have a credit card?
We also accept HSA, HRA, FSA, or Debit or Credit Card.
- What happens if I need to dispute my bill?
We will always work with you to determine if there has been a mistake on your bill, and we will refund you if we have made a billing error. We will only charge you the amount that we are instructed to by your insurance carrier in your EOB. You can contact our billing department with any questions.
- I’ve always paid my bills on time, why do I have to give you a credit card?
Due to the complexities of the current healthcare laws, we take this approach with all our patients.