Martinsville
Urgent Care Primary Care

Financial Policy & Credit Card Authorization

Financial Policy Overview

Thank you for choosing Martinsville Urgent/Primary Care. Our goal is to provide you with high-quality medical care while making our financial policies transparent and easy to understand. Please review the following important information:

- **Insurance Billing:** As a courtesy, we will file your insurance claims. However, you are ultimately responsible for the full balance of your account. Any co-pays, deductibles, or services not covered by your insurance must be paid at the time of service.
- **Uninsured Patients:** If you do not have insurance, full payment is due at the time of your visit.
- **Insurance Delays or Denials:** If your insurance company does not pay within 45–60 days, the balance becomes your responsibility.
- **Collections:** Accounts past due for more than 60 days may be referred to a professional collection agency. Returned or undeliverable mail may also result in collection referral.
- **Referrals and Authorizations:** If your insurance requires a referral or prior authorization, it must be provided at each visit. Without it, payment becomes your responsibility.

Credit Card Pre-Authorization Policy

Effective immediately, Martinsville Urgent/Primary Care requires all patients to have a valid credit card on file. **This card will only be charged for balances remaining after insurance has processed your claim and you have been notified**.

How It Works

1. **Insurance Processing:** Once we receive payment with an Explanation of Benefits (EOB) from your insurance company, you will be notified of any remaining balance.
2. **Communication Timeline:**
    - **Day 0:** Text message sent with balance details and payment options once insurance payment applied to account.
    - **Day 30:** Balance due reminder sent via text message.
    - **Day 59:** Text message sent notifying you that balance is due by tomorrow. Credit card on file is charged for the outstanding balance on day 60.

3. **Pre-Authorized Limit:** You are authorizing charges **up to $250**. We will **never** charge more than your actual responsibility for the date of service.

Frequently Asked Questions

1. Will my card be charged today?
No. The card is stored securely for future charges based on insurance response. Any co-pays due today are collected separately.

2. Is a hold placed on my card?
No hold is placed at any time. No deduction is made until your insurance processes the claim and you are informed.

3. Is my card information stored at the clinic?
No. Your information is stored securely by **First Data**, a leading, PCI-compliant payment processor. Our clinic never stores card details.

4. What if the balance is less or more than $250?

- If **less**, only the balance due is charged.
- If **more**, we will charge the $250 limit and mail you an invoice for the remainder.

5. Why is this necessary?
This policy ensures fair and timely billing, reduces administrative costs, and prevents unpaid balances from impacting care costs for other patients.

Acknowledgement and Consent

By signing below, you acknowledge that you have read and understand Martinsville Urgent Care's Financial Policy, and you authorize Martinsville Urgent Care to securely retain and charge your credit card on file as described.

Patient/Guarantor Name: ____________________________________

Signature: ____________________________________ **Date:** ______________

Last 4 Digits of Card (for reference only): ________

If you have questions, please contact our billing department at **847-220-8395.**