

## Beittel-Becker Pediatric Associates Is Now A Credit Card On-File Medical Office

### **Why the change?**

Due to the changing environment in healthcare, more responsibility of payment is being placed on the patient. Some of these balances have become increasingly difficult to collect. We need to be sure that patient balances are paid in a timely manner. To do this, we need to ensure we have a guarantee of payment on file in our office.

### **But I always pay my bills, why me?**

We must be fair and apply the policy to all patients. We have wonderful patients and we know that most of you pay your balances timely. Unfortunately, this is not always the case.

### **When do I have to pay for services?**

We will send statements on the 1<sup>st</sup> and 15<sup>th</sup> of every month. Balances are due upon receipt. **Any balance that remains unpaid after 30 days will be settled using the credit card on-file.** Copayments are expected to be paid at time of service. Self-pay patients are expected to pay the balance at the end of their visit.

### **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 to pay. For example, if your policy has a \$2,000 deductible, you must pay the first \$2,000 of medical expenses before the insurance company begins to pay for any services.

### **When does a deductible begin?**

Your deductible begins at the start of your plan year. Most plan years begin either January 1 or July 1, but plans can start at any date.

### **How will I know when my deductible has been met?**

You can call your insurance company at any time to check how much of your deductible has been met and some insurances make this information available online on through an app on your phone. Every time you receive medical services, you will receive notification from your insurance company called and Explanation of Benefits (EOB) that explains how much they paid or did not pay, and if the amount was applied to your deductible.

### **What is co-insurance?**

This is a percentage not covered by your insurance. For example: If your insurance covers 80%, you will be responsible for the other 20%.

### **When do I give you my credit card?**

You are expected to fill out our Credit Card Authorization Form and provide us your credit card in person at your next visit after September 1, 2020.

### **My High-Deductible Health Plan has a Health Savings Account (HSA) Card. Can I keep my HSA card on file?**

Yes, you can keep your HSA card on file, however, since HSA funds are limited, we may require an additional card to be kept on file should the funds in your HSA account become insufficient.

### **How will I know how much you are going to charge me?**

You will receive a letter in the mail (or e-mail) from your insurance carrier that explains how much of your office visit they pay and how much you pay. This is called an Explanation of Benefits (EOB). This letter tells you exactly, according to your health insurance coverage, how much of your health care bill is your responsibility and how much is the responsibility of your insurance to pay.

**How is the credit card stored?**

This information is stored on a secure website called a gateway. The gateway we use is a secure clearinghouse that meets the industry standards set forth from the Payment Card Industry Data Security Standard (PCI-DSS) and is certified at the highest level attainable. **Once we enter your information through this gateway, your information is securely encrypted, and we do not have access to view or edit the information.** This gateway is only used to process your payment and email you a receipt once payment is processed.

**What is PCI-DSS?**

Payment Card Industry (PCI) Security Standards Council offers robust and comprehensive standards to enhance payment card data security and reduce exposure to credit card fraud. PCI Data Security Standard (DSS) provides an actionable framework for developing a robust payment card data security process, including prevention, detection, and appropriate reaction to security incidents.

**What if I need to dispute my bill?**

We will always work with you to understand if there has been a mistake. We will refund your credit card if we or if your insurance company has made a billing error. We will only charge the amount that we are instructed to by your insurance carrier, in the EOB they send to us, in the same way that we normally determine how much to send you a bill for in the mail.

**TERMS OF CREDIT CARD ON FILE**

Your credit card information is not stored on file in this office. It is stored securely offsite by our payment gateway and our office does not have access to the full credit card number once it is entered into our system.

Be assured that this payment method will not compromise your ability to dispute a charge or question your insurance company's determination of payment. If you have any questions about this payment method, do not hesitate to ask.

- **I understand** I must keep this card information current in this office. Cards denying could incur additional fees or result in past due balance being sent to collections if they remain unpaid.
- **I understand** that once my insurance has paid their portion for medical care, we received at Beittel-Becker Pediatric Associates, the remaining balance is my responsibility as shown on my Explanation of Benefits (EOB) from my insurance company.
- **I understand** that Beittel-Becker Pediatric Associates will allow 30 days for a balance to be paid. If it remains unpaid after 30 days, they will use the credit card on file to settle the balance.
- **I understand** If I am self-pay, my payment card will be charged immediately after services have been rendered.
- **I understand** If my card declines that I will receive a phone call and be given the opportunity to give us another card to use.