



## CREDIT CARD ON FILE POLICY

Litchfield County Pediatrics has updated our billing practice regarding receiving patient payments. Effective 7/1/2018, if you have a deductible/co-insurance plan, **we will require a credit card, debit card, or HSA card to be on file with our office OR** place a deposit on your account for an estimated patient responsibility payment of services at each appointment. A \$50 minimum is required on all visits excluding well visits.

**Why the change?** There are several reasons for this change. With the changing environment in healthcare, more responsibility of payment is being placed on the patient. 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.

**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. This works just like the deductible for your car insurance or homeowner's insurance policy does. Deductibles begin at the start of your plan year. Some begin either Jan. 1 or July 1, but can start on any date. Some plans also have co-insurance which is patient responsibility.

**But I always pay my bills, why me?** We have to be fair and apply the policy to all patients. We have wonderful patients and we know that most of you pay your balances. Unfortunately, this is not always the case.

**When do I have to pay for services?** Any time you receive non-preventative medical care, such as sick visits, you will be expected to pay for your services until your deductible is met. If you have a very large deductible, called a high-deductible insurance plan, you may have to pay out of pocket for most of your primary care services. There may be a contracted amount which we must write off if we are participating with your insurance plan. This will be determined on your EOB.

**How will I know when my deductible has been met?** You can call your insurance company at any time to check on how much of your deductible has been met and some insurance companies have this information available online. Every time you receive medical services, you will receive notification from your insurance company (either by mail or online) by way of an Explanation of Benefits (EOB). This will show with how much they paid or did not pay, if the amount went to your deductible or coinsurance, and what your responsibility to pay.

**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 paid and how much you are responsible for. This is called an Explanation of Benefits (EOB.) We receive the same Explanation of Benefits (EOB) that you do. Most Insurances will send your EOB to you first prior to us receiving our copy. It arrives about 10-20 days after your appointment has been billed. We look at each EOB carefully and determine what your insurance has determined as patient responsibility.

**When will you charge my credit card?** Once we receive the insurance EOB for your visit we will apply the patient responsibility to your child's account. We will charge the credit card on file the exact amount as per the EOB that is stated to be patient responsibility. Your copy of the EOB will be your pre-notification. If the amount being charged is over \$100 you will receive a courtesy call prior to the charge being placed. **If you choose not to keep a card on file, we will expect an estimated payment at the time of service.** You will be expected to pay \$50.00 via check or cash before you are seen, but this will not include ancillary charges that may arise out of your visit. Once we receive the EOB on your visit we will send a statement if your patient responsibility is higher than the originally collected amount, or you will have a credit on your account if your patient responsibility is lower than the originally collected amount. The best way to avoid this confusion is to keep your credit card on file.

**But wait, I'm nervous about leaving you my credit card.** We do not store your sensitive credit card information in our office. We store it 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.

**When do I give you my credit card?** We prefer for you to fill out the Credit Card Authorization Form and give us your credit card in person. We will swipe your credit card with an encrypted reader that will securely upload your credit card number into the gateway and return the card to you. With the encrypted reader, we will never see all the numbers of your credit card. You can deliver your credit card information over the phone or by mail, but the most secure way is in person through the encrypted reader.

**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.

**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 kept on file in this office. It is kept 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 in no way will 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.
- **I understand** that once my insurance has paid their portion for the medical care we received at LITCHFIELD COUNTY PEDIATRICS, the remaining balance is my responsibility as shown on my Explanation of Benefits (EOB) from my insurance company.
- **I understand** that LITCHFIELD COUNTY PEDIATRICS will charge my payment card on file for the balance due once the EOB is received.
- If I have more than one type of payment card on file LITCHFIELD COUNTY PEDIATRICS will process my Health Savings card - before charging my credit card for the remaining balance.
- If I am self-pay my payment card will be charged at the time of service.
- If the payment card is declined for any reason an additional fee of \$40.00 will be applied to my account (same as a bad check fee).
- If your HSA card declines you will receive a phone call and be given the opportunity to give us another card to use.
- If the amount billed to my credit / debit / HSA card will be over \$100 you will receive a courtesy notification prior to it being charged.

**What if I have more questions?** Our staff is happy to speak with you about your account at any time.