

## Patient Information Re: Credit Card on File Policy

To Our Patients:

We have implemented a policy requiring a credit card held on file. As you may be aware, the current healthcare market has resulted in insurance policies increasingly transferring costs to you, the insured. Some insurance plans require deductibles and copayments in amounts not known to you or us at the time of your visit.

Similar to hotels and car rental agencies, you are asked for a credit card number at the time you check in and the information will be held securely until your insurances have paid their portion and notified us of the amount of your share, you will receive a statement, that statement will indicate the amount due and we will deduct that amount from your card 10 days later. At that time, any remaining balance owed by you will be charged to your credit card, and a copy of the charge will be mailed to you upon request. This is an advantage since it makes checkout easier, faster, and more efficient. This in no way will compromise your ability to dispute a charge or question your insurance company's determination of payment.

### **Compliance & Security**

The Payment Institution that IPC is contracted with to securely save your card on file is InstaMed. Below you will find their security policy.

If you have any questions about this payment method, do not hesitate to ask.

### **FAQs**

#### **Who is InstaMed?**

InstaMed owns and operates a 24/7/365 technical and operational infrastructure with over 99.9% uptime. InstaMed is compliant, independently certified and audited at the highest levels for both healthcare and payment processing, including the following certifications and accreditations.

- Registered with Visa, MasterCard and independently certified as a Payment Card Industry Data Security Standards (PCI-DSS) Level One Service Provider
- Compliant with all security standards for American Express and Discover
- The first company to receive financial (FSAP) and healthcare (HNAP) accreditations from the Electronic Healthcare Network Accreditation Commission (EHNAC)
- Compliant with the Health Insurance Portability and Accountability Act (HIPAA)
- Certified by the CAQH Committee on Operating Rules for Information Exchange (CORE)
- Compliant with the National Automated Clearinghouse Association (NACHA)
- Independently certified as SSAE16 Type II
- Compatible and compliant with the Employee Retirement Income Security Act (ERISA)

InstaMed is a privately held company funded by institutional investors. InstaMed's management team brings decades of experience in the healthcare and payment processing industries.

#### **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 the policy has a \$500 deductible, you must pay the first \$500 of medical expenses before the insurance company begins to pay for any services.

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

Most plan years begin January 1<sup>st</sup>, check with your insurance plan.

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

Any time you receive medical care, you are expected to pay in full for your services until your deductible is met.

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

Call your insurance company at any time to check on how much of your deductible has been met; some insurance companies have this information available online. Every time you receive medical services, you will receive notification from your insurance company with how much they paid or did not pay.

**I've never had to do this before at any other doctor's office.**

This may be a departure from what you have been used to but it is not uncommon in many medical practices, imaging centers, outpatient surgical centers require a credit card on file.

**Why I'm being singled out? I always pay all my bills.**

All patients are required to keep a credit or debit card on file. This policy isn't personal; we apply it equally to all of our patients; by doing it this way, the temptation to play favoritism is eliminated and it removes us from the uncomfortable situation of having to decide who has to follow the policy and who does not.

**What about identity theft and privacy?**

Under HIPAA, we are under strict rules and guidelines in terms of protecting patient privacy and the credit card is considered protected health information. Because of HIPAA rules, our medical office is far more secure than most retail establishments as it relates to identity theft.

**I don't have a credit card.**

You are welcome to leave a HSA (Health Savings Account) or Flex Plan card on file or pay with cash or check for the visit in full. We understand there are legitimate reasons you might not have a card (declared bankruptcy, maxed out, or declared unworthy of credit). If this is the case, we will work out a payment plan with you.

**This is not the same as 'signing a blank check'**

What we are doing is nothing different than a hotel or rental car company does at each check-in. All credit card contracts give cardholders the right to challenge any charge against their account.

**This is NOT the same as "balance billing"**

"Balance billing" is asking the patient to pay the difference between our normal fee and the insurance company's normal payment. That's a breach of our managed care contracts.

What we charge to the patient's credit card is the portion the insurance company determined is not covered by the company. For example if you have Medicare coverage, we charge \$200, Medicare approves \$100, and pays 80% of that. The other \$20 is the patient's responsibility, and is what we charge to the credit card – instead of sending out a statement for that amount.

Once your deductible is met, you will be required to pay only 20 percent of the Medicare approved amount charged by providers for your health care services. Because of the new health care law, many providers' services are also provided at no cost to you. These free benefits are not subject to a deductible.

**Medicare Part D Deductible**

The annual deductible for the standard Medicare Part D benefit is \$310 in 2014, For current year please see Medicare's website. No Medicare drug plan may have a deductible more than the amount list for that year. Although some plans may have a lower deductible or no deductible at all.

**What if I have more questions?**

Our staff is happy to speak with you about your account at any time.

<b>Your Plan</b>	<b>What You Do</b>	<b>What Infinity Does</b>
<b>Medicare</b>	Pay your deductible (\$166 for 2016) and co-insurance (20% of the allowable.) Place a credit card on file for patient responsible charges	We will file Medicare for you.
<b>Medicare and a secondary insurance</b>	No payment due at time of service. Place credit card on file for patient responsible charges	We will file Medicare and your secondary insurance for you.
<b>Medicare and Medicaid</b>	No payment due at time of service.	We will file Medicare and Medicaid for you.
<b>Medicaid</b>	\$2.00 co-pay at every visit	We will check your Medicaid eligibility before every visit and will file Medicaid for you.
<b>Medicaid HMO</b>	Your card must have the name of our provider to be seen. Co-pays are due at the time of service	We will check your Medicaid eligibility before every visit and will file Medicaid for you.
<b>Blue Cross/Blue Shield and BCN</b>	Co-pay, deductible and co-insurance at time of service. Place a credit card on file for patient responsible charges.	We will check your eligibility before every visit and will file your BCBS/BCN insurance for you.
<b>United HealthCare</b>	Co-pay, deductible and co-insurance at time of service. Place a credit card on file for patient responsible charges.	We will check your eligibility before every visit and will file your United HealthCare insurance for you.
<b>Insurance we are not contracted with</b>	Pay the visit in full at time of service.	We will file your insurance for you and assign benefits to you so you will receive payment from your insurance plan.
<b>Worker's Compensation</b>	You must have opened a claim with your employer to be seen. No payment due at time of service.	We will file your Worker's Compensation insurance for you.
<b>Automobile Accident</b>	You must have opened a claim with your insurance company to be seen. If your insurance will not pay in full, you will pay the balance at time of service.	We will call to find out the terms of and will file your automobile insurance for you. We do not file medical insurance if we know your automobile insurance is responsible.
<b>Self-pay</b>	Pay for the visit in full at time of service. We offer a 25% discount for cash at time of service. <b>Except for Diagnostic center and Labs. Please refer to the "Cash Discount Policy"</b>	None.
<b>Other fees</b>	<ul style="list-style-type: none"> <li>• Returned check fee - \$30.00</li> <li>• No-show fee - \$25.00</li> <li>• Form completion fee - \$25.00 each form</li> <li>• Failure to pay co-payment -\$10.00</li> <li>• Declined charge on credit card-\$10.00</li> </ul>	