



**Dear Patients,**

**We will require a credit or debit card on file as of 01/01/2024 for patients that have high deductibles or if a balance goes over \$250, it is optional for patients that have a deductible below \$250.**

**Why the change?**

There are several reasons. First, statements are wasteful of paper, stamps, and envelopes. Second, we need to ensure that we have a guarantee of payment on file in our office. Things are changing in healthcare, and we need to be sure that balances for which the patient is responsible are paid in a timely manner.

**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 the case every time.

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

You will receive a letter in the 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.

**Then what?**

We receive the same letter you do. It arrives about 20 – 30 days after your appointment. We look at each Explanation of Benefits (EOB) carefully, and see what your insurance has determined as patient responsibility. This is the same way we normally determine how much to send you a bill for in the mail.

**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. We access your information on this site only to process a payment.

Unlike some retail stores that have been featured in the news recently for data breaches due to skimping on protective technology, we follow the Payment Card Industry Data Security Standards to the letter and will not compromise your data security. Medical practices are used to having to secure information under HIPAA laws, and we already have policies in place for any credit card information we come into contact with.

Keeping the patient's card on file, offsite, in an encrypted payment gateway enhances security because there are fewer human touches in the process that can invite fraud. If patients swipe their cards at every checkout for time of service payments, then their card data is exposed at every visit. If the card is handed to an employee to swipe, the card is exposed magnetically and it is exposed to another human being. With a credit card on file system, after the initial swipe, the patient doesn't even have to bring the credit card to the visit, or enter the PIN during the visit.

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

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

**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.

This works just like the deductible for your car insurance or homeowner's insurance policy does.

**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 on any date.

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

Any time you receive medical care, you will be expected to pay in full 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.

**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 with how much they paid or did not pay if the amount went to your deductible.

**Will you send me a bill to let me know what I owe?**

Bestcare Internal Medicine will not send patient statements, which wastes paper, stamps, and envelopes. All patients are required to keep a credit or debit card on file, but we do not charge anything to your card except the balances that are your responsibility.

**What if I have more questions?**

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