

Pediatric Associates of Austin is now a Credit Card on File Medical Office

Pediatric Associates of Austin has updated our billing practice regarding receiving patient payments. ***Effective August 1, 2023***, 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.

Why the change?

There are several reasons for this change. With the changing environment in healthcare, in particular the Affordable Care Act and High Deductible Health Plans (HDHPs), 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.

When does a deductible begin?

Most deductibles reset every January. Most deductible plans also have co-insurance which is patient responsibility.

When do I have to pay for services?

Any time you receive medical care, you will be expected to pay for your services until your deductible is met. If you have a plan with 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 Explanation of Benefits (EOB). This will show how much they paid or did not pay, if the amount went to your deductible or coinsurance, and what your responsibility is to pay. You will also be charged for other tests and services that you have signed a waiver for, stating you agree to pay for the service.

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).

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. Unfortunately, this is not always the case.

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

You will receive an 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.) This document tells you exactly, according to your health insurance coverage, how much of your healthcare bill is your responsibility and how much is the responsibility of your insurance to pay. You will also be charged for other tests and services that you have signed a waiver for, stating you agree to pay for the service.

Then what?

We receive the same Explanation of Benefits (EOB) that you do. Most Insurance companies will send your EOB to you first prior to us receiving our copy. It usually 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. This is the same way we normally determine how much to send you a statement for in the mail.

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

All patients are required to keep a credit or debit card on file. If you do not wish to keep a card on file, we will expect an estimated payment at the time of service. For example, if your commercial insurance requires \$95.00 to be paid for standard service and your deductible is not met, you will be expected to pay the \$95.00 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 for 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.

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. At that time, you will receive an email 7-days before your card-on-file is charged once your claim is processed. You can do nothing and pay with your stored information, or you may call the office and change your payment method at any time. Your payment information is used for the authorized visit only and must be authorized for each visit.

But wait, I'm nervous about leaving you my credit card.

PAA and Health iPASS take the protection of your payment information very seriously. We use a sophisticated process called "tokenization" which is the process of replacing sensitive payment data with unique identification symbols. The valuable part of this process is its ability to make any of your payment information unreachable by replacing the card number with a unique token. Think of tokenization like puzzle pieces. The credit card company has one piece; Health iPASS has another piece. Unless both pieces fit together, the information just looks like two random pieces from a giant jigsaw puzzle.

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 will 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.

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 known as Health iPASS 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.
- If the payment card is declined for any reason an additional fee of **\$35.00** will be applied to my account (same as a bad check fee).
- I understand that once my insurance has paid their portion for the medical care we received at Pediatric Associates of Austin, the remaining balance is my responsibility as shown on my Explanation of Benefits (EOB) from my insurance company. I also agree to be charged for other tests and services that I have signed a waiver for, where I agree to pay for the service.
- I understand that Pediatric Associates of Austin 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 Pediatric Associates of Austin 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 your HSA card declines you will receive a phone call and be given the opportunity to give us another card to use.