



## CARD/PAYMENT ON FILE PROGRAM

### *Frequently Asked Questions (FAQ'S)*

- **Is this something new? I have never been asked to do this before?**  
Yes this is something new for us this year and is for two (2) reasons;
  1. We want to make it more convenient, similar to other industries outside of healthcare, for parents to pay their medical bill after insurance has paid.
  2. Due to high number of high deductible plans with higher patient balances due this has become necessary for our practice.
  
- **Does my doctor know you are doing this?**  
Yes, all the doctors are aware of this new billing process and support its implementation. However, we do ask that billing questions or concerns be directed to our [Patient Financial Advocate](#) or [Billing Department](#) so that our doctors can remain focused on taking care of your medical needs during your visit.
  
- **What credit cards do you accept?**  
Our practice is registered with American Express, Discover, MasterCard, and Visa. Our payment vendor, Instamed, is certified as a Payment Card Industry Data Security Standard (PCI-DSS) Level One service provider with the highest level of safety and security for your data.
  
- **I have always paid my bills on time. Why do I have to participate with this card/payment on file plan?**  
To be fair and consistent with our families, we are implementing this program with a comprehensive approach. Additionally, we want everyone to benefit from this new program that makes paying your bill easy, convenient and safe.
  
- **What happens if I do not have a card/payment method to keep on file?**

If you do not have a credit or debit card or any bank account information that can be kept on file, we can accept a \$100 deposit at check-in before your appointment.

➤ **How much are you going to charge my card?**

We will charge your card/payment on file for the amount that has been determined patient responsibility. For example, a typical amount for BCBS insurance, if you have not met your deductible, for a Level 3 sick visit is \$88.33. This amount would be charged to your card AFTER you have been notified of amount due.

➤ **Will my card on file be charged right away?**

No, if you have insurance coverage, we will submit to your insurance company first. Once your plan has paid us, then we will know what portion is patient responsibility. We will notify you (using your preferred communication method) of amount that is owed to us and date that we will be making payment using card/payment on file. This will be completed for balances up to \$250. All other billing activity for balances above \$250 will remain the same with receiving monthly statements and payment plans are available if applicable to your situation. However, you may choose to use card/payment on file for any amount that is owed to the practice.

➤ **Is my card/payment information safe and secure?**

Yes, we will be using a healthcare payment vendor called Instamed to store this information and nothing will be kept in our practice. Instamed is a leading Healthcare Payment Network and is certified at the highest levels of compliance for both the healthcare and payment industries. Once your information is saved it is encrypted and cannot be viewed or accessed by anyone inside or outside of the practice. Please visit [www.instamed.com/about/compliance-and-security](http://www.instamed.com/about/compliance-and-security) for more information.

➤ **What if the amount is more than I want or can afford to pay or you overdraw my account?**

You will know in advance the amount of patient responsibility before any payments are made. If you need to change how you pay or if you have a need to set up an automatic payment plan and pay in installments our Patient Financial Advocate or Billing Department can help with that. The direct line for Billing is 913-491-0972 or you can securely email us at [business@pedcarespecialists.com](mailto:business@pedcarespecialists.com).

➤ **What might be some types of patient payment responsibilities?**

**Co-Pay:** an amount owed each time you visit a primary care provider-typically listed on the front of your insurance card and is owed at time of visit

**Deductible:** An annual deductible is the dollar amount you must pay out-of-pocket during the year for medical expenses before your insurance plan will begin paying. Typically your deductible will begin each year in January or July depending on your plan. This varies by insurance and plan selected. You may have a deductible for an individual and/or per family. This works in the same way as your car or homeowner's insurance deductible.

- **I do not have a deductible as I have dual coverage. I will never owe anything for my medical care. Do I still need to participate with the card/payment on file or make a \$100 deposit?**

Due to the complexity of insurance plans, families are not always aware of a payment responsibility. Additionally, changes to insurance plans happen often, which results in a new or revised payment responsibility. For these reasons, we ask all families to participate with this program or to keep a \$100 deposit on file. You would be promptly refunded if there were to be an overpayment on your account.

- **What can I do to better understand the medical billing process and what I will owe?**  
Be sure that you know your insurance plan requirements for co-pays, deductibles and how much you will owe for sick and wellness visits. Watch for your Explanation of Benefits (EOB) that will be submitted to you after insurance billing is complete. This will explain what has been billed, what has been paid and what has been adjusted, along with what you will owe to the practice.

- **I do not want to participate. Who can I talk to about this policy?**

Please ask for our [Patient Financial Advocate](#), [Billing Department](#) or [Practice Administrator](#) if you would like to speak to someone. We understand this is a new policy for our practice and may be unfamiliar. However, this program will be a requirement to remain with our practice. We hope with having options you can participate with either the card/payment on file or by keeping a \$ 100 deposit for visits. Most all pediatric practices in Johnson County have a similar payment policy.