

Payment

Credit Card Security



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The Care Group PC

Payment Policy

Credit Card on File



The Care Group PC

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Your partner in health

Effective 2/1/2017

Card-on-file Policy



Policy

The Care Group is implementing a new policy in 2017 regarding payment for services. We are asking each patient to keep a credit card on file to be available for payment when needed. The card information will be secure within a merchant card system, which processes credit card payments for the Care Group currently.

The Care Group will provide its best estimate of patient responsibility if insurance coverage is available.

Your charges will still be submitted to your insurance carrier first before any payments are processed. You will be notified of the amount due after your insurance has processed the claim. Should you want to take care of the balance with another payment option, you will always have that choice before the card on file is applied. However, you must contact the Care Group within one week to make other payment options or the card-on-file will be applied.

A receipt is e-mailed automatically with each transaction.

Q. Why is the card-on-file necessary?

A. Collection costs continue to rise with changes in healthcare and higher deductibles on most insurance plans. By minimizing time and resources to follow up on collections, we can focus our attention on providing the best medical service to our patients.

With management best practices calling for payment in full at time of service, you are postponing a payment until insurance claims are processed with a card-on-file in lieu of your payment deposit. Your co-pays are still payable at the time of service. The same credit card may be used for co-pays.

Q. How soon will the payment be charged to my card-on-file?

A. Your insurance carrier will provide an Explanation of Benefits (EOB) to you and to Care Group. Your patient responsibility will be shown on the EOB. One week following the receipt of the EOB, the credit card will be charged. Please be aware that your EOB may be online or paper via mail and you are responsible for its delivery to you, not the Care Group.

Q. What if my card expires or is cancelled?

A. Your credit card may be updated or changed by you at any time. You may call the office with the new card data or bring it with you to the office.

Q. Will my FSA or HSA card be accepted?

A. Your FSA or HSA cards are acceptable subject to the card issuer terms. However, you are responsible for the available balance on these cards. If the amount due exceeds the available balance, you will be contacted to provide another card immediately, which will then become the new card on file.

Q. What if I cannot pay the full amount of my patient responsibility all at once?

A. Payment plans may be an option and are considered on a case-by-case basis. Your card-on-file can be charged at regular intervals for an approved payment plan.

Q. I prefer to pay with a check rather than a credit card.

A. In some circumstances a deposit of estimated charges will be an option. The Care Group will provide its best estimate of patient responsibility if insurance coverage is available. Payment by check or cash will be at the time of service for this estimate plus any co-pay.

Q. What about purchasing supplements with this card-on-file?

A. This policy applies to The Care Group PC medical services and does not include supplements purchased through Shop the Care Group LLC. Transactions with supplements are handled on an order-by-order basis at the time of purchase.