



KEY COUNSELING AND CONSULTATION Credit Card on File Policy and Insurance FAQs

Effective October 1, 2015

To Our Patients:

We have implemented a policy requiring a credit card held on file effective 10/1/2015. 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 co-payments 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. 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. 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.

Patients with verified ACTIVE MEDICAID or Managed Healthcare coverage are exempt from having a credit card on file.

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

yours,

Key Counseling and Consultation Staff

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 or July 1st, 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, a check retainer 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. 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 insurance coverage, we charge \$200, insurance 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 insurance 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.

Your Plan	What You Do	What Infinity Does
Medicaid-Molina/Caresource	No payment due at time of service.	We will file Medicaid for you.
Anthem/BCBS	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.
Aetna	Co-pay, deductible and co-insurance at time of service. Place a credit card on file for patient responsible	We will check your eligibility before every visit and will file your BCBS/BCN insurance for you.
Medical Mutual	Co-pay, deductible and co-insurance at time of service. Place a credit card on file for patient responsible	We will check your eligibility before every visit and will file your BCBS/BCN insurance for you.
Cigna	Co-pay, deductible and co-insurance at time of service. Place a credit card on file for patient responsible	We will check your eligibility before every visit and will file your BCBS/BCN insurance for you.
OSU PrimeCare/NGS American	Co-pay, deductible and co-insurance at time of service. Place a credit card on file for patient responsible	We will check your eligibility before every visit and will file your BCBS/BCN insurance for you.
United HealthCare/Optum	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.
Insurance we are not contracted with	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.
Self-pay	Pay for the visit in full at time of service. We offer a 25% discount for cash at time of service.	None.
Other fees	<ul style="list-style-type: none"> Returned check fee - \$35.00 No-show fee: New clients: \$35.00 Initial appointment Existing clients: \$60.00 1st offense, \$125.00/\$145.00 second offense, \$125.00/\$145.00 third offense with termination of services Declined charge on credit card-\$10.00 	