



2015

Dear Patients,

With the changes in health insurance that have come about because of the Affordable Care Act, our practice is instituting a new ***Credit Card on File program***. This will be an advantage to you and our practice. The current healthcare market has resulted in insurance policies increasingly transferring costs to you, the insured. Some insurance plans require deductibles, coinsurance and copays in amounts unknown to you or us at the time of your visit. As a small practice, we strive to deliver outstanding personal and patient centered care, but due to decreased reimbursements and increased collection costs, we must alter our payment policy in order to maintain our excellent standard of care.

Similar to hotels and car rental agencies, you will be asked for a credit card number at the time of your visit and the information will be held in a secure gateway until your insurance has paid their portion and notified us of the amount of your share. You will receive an email notifying you of your responsibility and if you do not contact us in five (5) days, the remaining balance owed by you will be charged to your credit card and you will be emailed a receipt. This will in no way compromise your ability to dispute a charge or question your insurance company's determination of payment.

This will be convenient to you as it will make the checkout process easier, faster and more efficient, and if you are due a refund we will immediately refund any credit directly to your card on file. If you do not have a credit card or debit card, or do not wish to participate in this program, you will be required to pay for your visit in full and when we receive the determination of benefits from your insurance a refund check will be issued in seven (7) to fourteen (14) days.

If you have any questions after reading the attached information, please do not hesitate to ask me or my staff.

Sincerely,

Patricia St. John, M.D.

FREQUENTLY ASKED QUESTIONS:

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 begins to pay. This works like the deductible for your car insurance or homeowner's insurance.

How will I know when my deductible has been met?

You can call your insurance at any time to check on how much of your deductible has been met and some insurances have this information available online. You should receive notification from your insurance company with how much they paid or did not pay when they send you an Explanation of Benefits (EOB).

What if I don't know what my insurance benefits are?

Your insurance plan is a contract between you and your insurance company, even if your employer provides it. We provide medical services and submit the claim on your behalf. We do our best to verify your benefits prior to the appointment (sick or well) to make sure we collect the appropriate amount owed or to make sure your visit will be covered by your plan, however it remains the policy holder's responsibility to know their insurance policies. Bay Area Women's Care cannot know every detail to your specific plan. Ultimately, you are responsible for knowing what services are covered, how often, and how much of the cost will be your responsibility.

But I always pay my bills, why me?

This policy isn't personal. We have to be fair and apply the policy to all of our patients. We have wonderful patients and we know that most of you pay your balances, but unfortunately this is not always the case.

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

We do not store your sensitive credit card information in our office. Once the card is swiped, only the last four digits of your account number is visible to our staff. Your account information is stored on a secure, PCI-DSS compliant website called a gateway and is only accessed to process your payment and email you a receipt once the payment is processed. Your credit card on file is considered protected health information under HIPAA, and therefore far more secure than most retail establishments as it relates to identity theft.

What is PCI-DSS?

Payment Card Industry (PCI) Security Standards Council offers robust and comprehensive standards to enhance payment card data security and reduce exposure to credit card fraud. PCI Data Security Standard (DSS) provides an actionable framework for the security process including prevention, detection, and appropriate reaction to security incidents.

When do I give you my credit card?

You will give us your credit card in person at the time of your visit. We will swipe your credit card with an encrypted reader that will securely upload your account information into the gateway and return the card to you. With the encrypted reader, we will never see all the numbers of your card.

I have a Health Savings Account (HSA) or a Flex Spending Account (FSA), can I leave that on file?

Yes, you can keep your HSA or FSA card on file, however, we may require an additional card to be kept on file should the funds in your account become insufficient.

Isn't this policy the same as "signing a blank check"?

No, what we are doing is nothing different than a hotel or rental car company does at each check-in. We will only charge your card for the amount your insurance company states is your responsibility. All credit card contracts give cardholders the right to challenge any charge against their account.

What if I have more questions?

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