

# RESTON TOWN CENTER PEDIATRICS

## FAQ - Credit Card on File

**Why the change to a Credit Card on File program?** There are several reasons for this change. The primary reason is for your convenience. This will speed up our check in and check out process. If you have a grandparent, nanny or other caretaker bringing the child in for his or her appointment, you will no longer have to give them your credit card to pay for the office visit. Also 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.

**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?** Your deductible begins at the start of your plan year. Most plan years begin either January 1 or July 1, but plans can start on any date.

**When do I have to pay for services?** Any time you receive medical care, you will be expected to pay in full for your services until your deductible is met. If you have 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.

**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 with how much they paid or did not pay if the amount went to your deductible when they send you an Explanation of Benefits (EOB.)

**But I always pay my bills, why do I have to put a credit card on file?** We have to 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 a letter in the mail (or e-mail) from your Insurance carrier that explains how much of your office visit they pay and how much you pay. This is called an Explanation of Benefits (EOB.) This letter tells you exactly, according to your health insurance coverage, how much of your health care bill is your responsibility and how much is the responsibility of your insurance to pay.

**Then what?** We receive the same Explanation of Benefits (EOB) that you do. Most insurances will send your EOB prior to us receiving our copy. It 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?** Once we receive the insurance EOB for your visit we will charge the credit card on file the exact amount up to \$150 as is stated on the EOB as patient responsibility. Once charged, we will email you a receipt of payment. If the amount is greater than \$150, we will contact you prior to charging your card.

**But wait, I'm nervous about leaving you my credit card.** We do not store your sensitive credit card information in our office. We store it on a secure website called a vault. The vault we use is called Retriever Medical/Dental Payments, Inc. Retriever is PCI-DSS compliant and is certified by VISA® and Mastercard®. This vault is only used to process your payment and email you a receipt once payment is processed.

**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 developing a robust payment card data security process, including prevention, detection, and appropriate reaction to security incidents.

**When do I give you my credit card?** We prefer for you to fill out the Credit Card Authorization Form and give us your credit card in person. We will swipe your credit card with an encrypted reader that will securely upload your credit card number into the Retriever gateway and return the card to you. With the encrypted reader, we will never see all the numbers of your credit card. You can deliver your credit card information over the phone or by mail, but the most secure way is in person through the encrypted reader.

**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, we may 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. We will only charge the amount that we are instructed to by your insurance carrier, in the EOB they send to us, in the same way that we normally determine how much to send you a bill for in the mail.

**What if I have more questions?** Our billing staff is happy to speak with you about your account at any time. Please feel free to contact our billing office at (703) 435-0726.