



AutoPay Policy

Credit Card on File

We are committed to providing you with exceptional care, as well as making our billing processes as simple and efficient as possible. As you may be aware, the current healthcare market has resulted in insurance policies increasingly transferring costs to you, the insured. This is driving many practices to adopt new policies to enable more efficient operational processes. Some insurance plans require deductibles and copayments in amounts not known to you or us at the time of your visit.

To streamline our billing and payment system and to provide a seamless, convenient way for patients to pay their bills, Piedmont Pediatrics now offer an AutoPay option for all patients to keep an active credit card on file with us. Like the *hotel* payment models, you are asked to swipe a credit card number at the time you check in and the information will be held securely until your insurance provider has paid their portion for the services rendered and notified us of the amount your policy determines falls to patient responsibility.

The Process

Once your insurance has processed your claims, they will send an Explanation of Benefit (EOB) to both you and our office showing the amount of your total patient responsibility. You will typically receive the EOB before we do, if you disagree with the patient responsibility balance owed, it is your responsibility to contact your insurance carrier immediately.

When we receive the EOB, we will enter all pertinent payment information into our system. You will then receive an email notifying you of your patient responsibility portion. Your credit card will be charged, typically within 24-48 hours of receiving the email. After your card is charged, you will receive a second email containing a copy of the receipt.

Charges

Your card on file will be charged for the following:

- Visit payments not collected from you at the beginning of your visits such as copayments, co-insurance, and deductibles
- Non-covered services and/or denial of coverage by your insurance company
- No-show or late cancellation charges
- Self-pay payments
- Outstanding balances

If the credit card on file for you changes, please notify our billing team immediately. You are welcome to leave an HSA (Health Savings Account) or Flex Plan Card on File. You may also pay for your visits with cash or a personal check at the time services are rendered. Should you decline to participate in the Autopay option, a billing fee of **\$5.00** will be added to your account for any balances we must attempt to collect through mailing a traditional monthly statement. If there is a problem with your bill/claim and it is brought to our attention after your card payment processes, we will investigate it and if we owe you any money, we will refund it to the same card within 5 business days of resolution of the issue.

This in no way will compromise your ability to dispute a charge or question the insurance company's determination of payment. You will be given time to contact our office and speak with one of our billing experts to discuss your charges before we process your credit card on file