

Dear Sunset Family,

In January of 2019, Sunset Pediatrics launched our Credit Card on File program to make payment easier and more convenient for our patients!

When you come in for your child's visit, we will ask you to provide a credit or debit card number to keep on file for your child's account. Please note: to insure the highest level of data protection, your card information is not stored at Sunset and is housed securely off-site with the company that processes our credit card payments. After your child's appointment, your insurance company will send you an Explanation of Benefits (EOB) notifying you of your share of the financial responsibility. On Tuesdays, the remaining balance owed by you will be charged to your credit/debit card on file and you will be emailed a receipt. The maximum amount your card will ever be charged at one time is \$250. If your balance is larger than that, a member of our billing staff will contact you to arrange payment. If you wish to be on a payment plan, you must contact our office as soon as you receive your EOB and we will be happy to set that up.

Through this transition, we look forward to making the check-in and billing processes simpler, faster and more efficient for our families! This will in no way change your ability to dispute a charge or question your insurance company's determination of payment. If you are due a refund, we will immediately refund any credit directly to your card on file.

Having a credit or debit card on file is a requirement to be a patient at Sunset. Please see the reverse side for commonly asked questions. If you have any questions after reading the attached information, please do not hesitate to call our billing department. Thank you for choosing Sunset to be your child's medical home, we continue to strive to provide the best care possible to all our families!

# 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.

## ***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. 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.

## ***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, compliant website 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.

## ***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 what 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.

## ***I have insurance through the State of Oregon Health Plan. Am I required to place a card on file?***

You will be required to place a card on file if you request appointments for elective/uncovered services such as wart removals or circumcisions.