

FINANCIAL POLICY

Over the past several years, the healthcare environment has changed dramatically. The push to measure quality and outcomes in an effort to improve the population's general health has led to a significant shift in how physicians practice. Programs such as the Affordable Care Act allow people previously unable to access health insurance to obtain coverage but these plans, like many in the private sector, have increased patient responsibility. Gone are the days of the insurance company covering the cost of medical care. The shift to consumer funded healthcare has led our practice to review how we handle patient responsibility.

While many practices expect patients to pay their expected responsibility, such as the deductible and co-insurance, at the time of service, our practice has taken a more patient friendly approach. Our practice will collect your co-payment as required by your insurance company at each visit to our office. However, we will defer collection of any other patient responsibility for your office visit(s) until your claim is/are processed by your insurance company and the final amount of your responsibility is determined.

Our practice is excited to offer this patient friendly approach to collecting patient responsibility. But it is important that we do so in a manner that doesn't increase our operating costs because increasing our costs ultimately increases your costs. Therefore, we have partnered with a revenue cycle company that is well-respected in the industry and located in Metro Atlanta. Together we have developed a system that allows our practice to collect a method of payment at the time of service. This system called, e-billing or Greenlight, does not collect any funds until your claim is processed and your actual patient responsibility is determined. Once your claim is processed by the insurance company the amount of patient responsibility, if any, is charged against the payment method on file for that specific date of service. Once the payment is collected for that specific date of service, your payment method is deleted and cannot be used to process any additional dates of service.

E-Billing Process Overview

Prior to each visit at our practice, we will collect your co-payment. We accept Visa, MasterCard, Discover, American Express, checks, which are processed electronically, or cash.

Prior to each visit at our practice, we will collect a payment method of your choice which can be a credit card, debit card or bank account ACH information. We collect the card or ACH information by swiping your card, manually entering the information from a card or a check or at your request, over the telephone. The payment information provided to Urology of Greater Atlanta is maintained on file by our payment agent for **future use**. It is encrypted in a truncated and tokenized manner to ensure security. It is not visible to any practice staff member. It is not stored at our practice or in our systems.

We will submit your claim for medical services rendered to your insurance carrier.

Once the claim is processed by your insurance company you will receive an explanation of benefits from them outlining all of your financial responsibility. The financial responsibility might include balances for an additional co-payment, co-insurance, deductibles, non-covered or out-of-network services.

You will receive a billing statement, generally via an email, from our practice outlining your patient responsibility as determined by your insurance company.

The stored payment method provided by you at the time of your visit will be used to collect any balance due from you, up to a maximum of \$250 per date of service.

You will receive an e-mail notification from our practice about 24 hours prior to your balance being collected against the stored payment method provided on the day of your visit.

You will receive an e-mail receipt from our practice once the payment is processed against the stored payment method.

Once processed, the stored payment method is permanently deleted and cannot be re-used.

If your balance due is greater than the \$250 maximum allowed to be charged against the stored payment method. You will continue to receive monthly statements for your balance.

E-Billing FAQ's

Rest assured that the payment method you provide is stored in an encrypted, truncated and tokenized manner by our payment agent. It is not stored in our system or visible to our staff members.

Rest assured that we will not hold your funds. We will confirm that the payment method provided for future use is valid by processing a \$1 charge which may create a pending transaction on your account, but we will also submit a void transaction which will remove the pending transaction.

Rest assured that once your claim is processed and the payment is collected, the method of payment on file for that date of service is permanently deleted.

Rest assured that we have set the authorization amount at \$250 and any patient responsibility in excess of that will be collected via traditional methods.

Rest assured that you will receive **email** communication about 24 hours prior to any patient responsibility being collected against your stored method of payment.

Rest assured that you will receive a receipt and a statement from our office via **email** so that you can easily keep your records up-to-date. If no email address is provided, you will receive a statement in the mail for any balance over the \$250.

Rest assured that you can update your electronic billing preferred payment method at any time by calling the Urology of Greater Atlanta billing department at 770-474-5281 but, the authorization cannot be cancelled or revoked once granted unless your balance is paid in full.

E-Billing Alternatives

If you **do not** want to store a method of payment with our practice, you have the following option:

1. Pay your estimated co-insurance and deductible at the time of service. We have an office visit estimation tool that will allow us to estimate your co-insurance and deductible.