

# Primary PartnerCare<sup>®</sup>

## Primary PartnerCare Physicians, PLLC

### Lowering the Administrative Burden of Insurance so we can Focus More Resources on Caring for our Patients

The administrative burden of practicing medicine is not getting better, and now we face a primary care shortage. Doctors are retiring early, moving into different careers or leaving private practice to join large hospital systems where medicine is a job, and the hospital manages the financial administration. At Primary PartnerCare Physicians, PLLC we believe in private practice and independent primary care. We are asking you to help us continue to succeed by lowering the administrative costs of collecting the patient responsibility portion of your insurance coverage. We are determined to ensure we can continue to provide our patients and their families the same high quality, personal care that you deserve.

We are asking you, to place a credit or debit card on file with our office. The administrative cost of billing patients for deductibles, coinsurance and copays not paid at the time of the visit is onerous and costly.

#### Why the change?

There are several reasons. First, paper statements waste paper, stamps, and envelopes (and trees!) Second, healthcare is changing with health plans continuing to push high deductible plans, often making the patients responsible for the majority of our services. This results in the health plans shifting the administrative burden to doctors to collect from their patients when we prefer to focus our attention on you, your health and wellbeing!

#### How will I know how much you are going to charge me?

You will receive a letter in the 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. You will also receive an electronic email notification **prior to your credit card being charged** so there will be no surprises. If you use the Athena Patient Portal, you can always see this information, including full history of charges and payments.

#### Then what?

We receive the same letter you do. It arrives about 30 days after your appointment. We look at each Explanation of Benefits (EOB) carefully, and see what your insurance has determined as patient responsibility. This is the same way we normally determine how much to send you a bill for in the mail.

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

We do not store your sensitive card information in our office. We store it on a secure website hosted by a merchant bank, subject to all the banking security rules. We access your information on this site only to process a payment. Your credit card is not visible inside our office after it is entered to anyone.

Unlike some retail stores featured in the news recently for data breaches due to skimping on protective technology, our banking partner follows the Payment Card Industry Data Security Standards to the letter and will not compromise your data security. Medical practices are used to having to secure information under HIPAA laws, and we already have policies in place for any credit card information we come into contact with.

Keeping the patient's card on file, offsite, in an encrypted payment gateway enhances security because there are fewer human touches in the process that can invite fraud. If patients swipe their cards at every checkout for

time-of-service payments, then their card data is exposed at every visit. If the card is handed to an employee to swipe, the card is exposed magnetically, and it is exposed to another human being. With a credit card on file system, after the initial swipe, the patient doesn't even have to bring the credit card to the visit or enter the PIN during the visit.

### **What if I need to dispute my bill?**

We will always work with you to understand if there has been a mistake, and we will refund you if we have made a billing error. We will only charge the amount that we are instructed to do by your insurance carrier in the same way that we normally determine how much to send you a bill for in the mail.

### **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 the policy has a \$500 deductible, you must pay the first \$500 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 unless these services are exempt from the deductible. Certain preventive services such as wellness visits may be paid in full without going to your deductible. This varies by your health insurance.

### **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) and if the amount went to your deductible.

### **How will I know what I owe?**

Primary PartnerCare Physicians, PLLC offers multiple ways to know what you owe:

- Your insurance company will send you an EOB, and some insurance companies make them available online
- You can call our billing customer service department and ask them to send you a report
- Anytime you are in the doctors' office, our front desk staff can print a report for you
- You can sign up for Athena Patient Portal where you can see old and new charges and payments, all in one convenient location

### **What if I have more questions or cannot afford my bills?**

Our staff is happy to speak with you about your account at any time. You can also call our billing customer service department at 516-233-2486. We can also send you a financial hardship application if you are struggling to pay your medical bills.