

Q&A –

How does this work?

Prior to being treated, we will ask you to sign AppleCare's financial agreement that includes details of AppleCare Easy Pay. As part of the agreement, there will be a maximum amount of \$150 that can be charged to your card per transaction. When our office receives remittance advice from your insurance company (typically 2-4 weeks) or after 90 days of no payment from your insurance, you will receive a statement showing the patient responsibility amount assigned by your insurance. You will have 10 days from the statement date to contact our Billing Department with any questions or concerns at which time the amount due will be charged to your card. Note that if the amount due is less than \$10, no statement will be sent and your card will be automatically charged.

What if I do not have a credit card?

It has been our policy that payment is due at time of service. We are encouraging patients to keep their Health Savings Account (HSA) or Flexible Spending Account (FSA) credit cards on file. If you do not have either of these types of cards, then you can use a debit or any other credit card. We accept Visa, MasterCard, Discover and American Express.

How can I be assured that my credit card information will remain safe?

Under HIPAA, we are under strict state and federal rules and guidelines to protect patient privacy and the credit card is considered protected health information. Our credit card processing vendor will store your information on a secure and encrypted site, which will enable us to run bank card transactions through our computer system. None of our employees will have access to your payment information. No credit card information will be stored in our system or at our practice.

I have never had to do this at any other doctor's office.

This may be different from what you have been used to, but it is becoming common practice in most healthcare facilities with the changes that have come about in the insurance industry as a whole. Many, if not most, local practices now require a card on file and payment at the time of service. This policy is being instituted in order to simplify and enhance your patient experience. This change will lower the practice's administrative expenses in order to allow us to focus more on providing the exceptional patient care that you have become used to at AppleCare.

What if I need to dispute my bill?

Should your card be mistakenly run, we will refund your card. We will only charge the amount that we are instructed to by your insurance plan in the EOB they send to us.

What if I am not comfortable signing the authorization? Can I still be seen?

At this time, it is our policy that all patients participate in AppleCare Easy Pay.

What if I have more questions?

Our billing staff is available to speak with you about your account at any time during regular business hours at 866-344-2316 or you may email Billing at billing@applecaredoctors.com.