

Patient FAQs for Bill-on-EOB

What does Bill-on-EOB mean?

In simple terms, Bill-on-EOB is a preauthorized credit card payment. You give permission to your doctor to charge your credit card automatically in the future. The charge occurs after your medical claims are processed and paid by your insurance, and only if we identify that you owe additional payment for your appointment.

EOB stands for Explanation of Benefits. This is how insurers communicate what they paid and why for a given medical claim.

How do I know my credit card information is safe?

Your credit card information never sees the light of day. From the time that the card is swiped, your card information is handled and stored securely (and electronically) by our partner athenahealth. Athena has an exclusive relationship with one of the world's leading credit card processor Elavon. Elavon stores your credit card information and must abide by the strictest security standards. Athena has also passed an industry security audit and our practice must also comply with industry security standards.

Moreover, once the BEOB payment is made, the arrangement expires and your credit card information is no longer valid. You can't be charged again without your authorization.

How much will I be charged?

The BEOB arrangement will be governed by a maximum charge amount to which you agree. You will not be charged more than this amount. If the balance due on the appointment exceeds this maximum, your credit card will be charged the amount and the remaining balance due will be billed by mail on a patient statement.

How will I know when my card is being charged?

You will receive an email to notify you of the amount and date of the transaction. This email will contain the transaction receipt for your records. You provide this email at the time you consent to the BEOB arrangement.

What happens if I decide to cancel the BEOB arrangement?

Contact the Billing Department at (423)629-4395 or (423)624-2696 and we can cancel the agreement at any time. Any subsequent balance due will be billed by mail on a patient statement.

If you are interested in this payment option, let the Front Desk staff know at your next appointment.

Sample Bill-on-EOB Contract

This is **not** a receipt. This is a contract agreeing to pay for services once patient liability has been determined. The terms of this contract are outlined below.

CONTRACT TERMS

Maximum amount to be charged:	\$150.00
Minimum amount to be charged:	\$0.00
Effective date:	11/23/09
Expiration date:	02/21/10
Maximum dates of service covered:	1



(guarantor initials)

I agree to allow the practice to charge my credit card (MasterCard ending in 3003) for the balance due, as determined by the final adjudication of this and all other claims included under this contract. I agree to the final adjudication amount as defined by my insurance company, with exceptions as noted below. I agree to these charges under the following conditions:

- The charges will take place upon receipt of the final explanation of benefits from my insurance company
- The amount charged to my card will not exceed \$150.00
- The amount charged to my card will be at least \$0.00
- I will receive a bill from the practice for any balance greater than \$150.00 for which I am liable
- I will receive a receipt for any amount charged to my card once the transaction has been executed
- I may cancel this agreement at any time by contacting the practice



Signature:

(cardholder signature)

I agree to pay the above total amount according to the card issuer agreement.
(merchant copy)