

Dear Patients:

We would like to inform you of a new change to our billing policy. Effective January 1<sup>st</sup>, 2020, in order to be seen, Crystal Run Healthcare will require all copayments to be made in full at the time of service, unless a credit or debit card is on file. We have implemented this policy in order to deliver a more convenient and consistent payment experience for our patients.

**Step 1** Pay Your Copay



We accept cash,  
credit cards and checks

**Step 2** Head to Your Appointment



Can't pay today? Leave a credit or debit card on file.  
Here's How it Works:



We securely save  
your credit or debit  
card on file.



We work with your  
health plan to determine  
your copayment amount  
for each visit.



Before your card is charged,  
we will email you the  
amount that is owed. You  
will have 3 days to call the  
office to make alternative  
payment arrangements,  
otherwise your card will be  
charged .



We process the copayment for  
you automatically up to a  
maximum of \$100.00.  
For example if your copayment  
is \$25.00, we will charge your  
card \$25.00. If your copayment  
is \$125.00, we will only charge  
your card \$100.00 and  
reach out to you to make  
arrangements for the  
remaining \$25.00

If you do not have a credit card or debit card, then we will require copayment to be made in full at the time of service. We will continue to accept cash and checks. Please bring your preferred payment method with you to your next office visit.

For more information, we have attached some Frequently Asked Questions to answer questions you may have. For any additional questions, please contact our billing office at 844-259-5944.

## **FREQUENTLY ASKED QUESTIONS – New Billing Policy Effective January 1, 2020**

**Q: Is this something new? I have never had to do this before.**

A: Yes, as per our agreement with insurance plans we are contractually obligated to collect co-payments at the time of service. If you cannot pay your co-payments at the time of service then a credit card on file will be required in order to be seen.

**Q: I have always paid my bills on time. Why do I have to give you a credit card?**

A: If you continue to pay by other methods (cash, check) at the time of the visit, then you do not need to leave a credit card on file.

**Q: How much are you going to charge my card?**

A: After your appointment, you will receive an email showing what your health plan determines is your copayment responsibility. We will charge your credit or debit card what your copayment responsibility is up to a maximum of \$100.00 per visit. If your responsibility is more than \$100.00 one of our representatives will follow up with you to collect the remaining balance. (Example: copayment is \$25.00, we will charge card \$25.00. If copayment is \$125.00, we will charge your card \$100.00 and call you to discuss how you would like to pay the balance of \$25.00)

**Q: What if I am already on a payment plan for a back balance? How much will my card be charged?**

A: Your payment plan for the back balance is not affected by your current service. We cannot add new balances to an existing payment plan. After your claims process we will email you what your health plan determines is your copayment responsibility and will charge your card up to \$100.00 per visit.

**Q: Will you send me a bill to let me know what I owe before charging my card?**

A: Yes, after your appointment you will receive an explanation of benefits from your insurance company that will confirm your payment responsibility. We receive that same letter. Crystal Run Healthcare will then send you an email with what your health plan determines is your copayment responsibility. We will charge your credit or debit card up to \$100.00 per visit. If your responsibility is more than \$100.00 one of our representatives will follow up with you to collect the remaining balance.

**Q: What happens if I do not have a credit or debit card, will I still be able to see my doctor?**

A: If you do not have a credit or debit card, you will still be able to see your doctor as long as you make any required copayment, deductible or self-pay payments at the time of the visit. We will still accept cash and checks.

**Q: What happens if I dispute my bill?**

A: We will only charge you the amount determined by your insurance plan or as outlined in our self-pay fee schedule. If we determine that a mistake has been made, we will refund you the necessary amount to correct any error.

**Q: If I do not have insurance, how much will my credit card be charged?**

A: After your visit, you will receive an email from us with your total charges, less a 30% prompt payment discount applied. You will have a 3 day grace period to contact our office and make alternate payment arrangements, otherwise your credit or debit card on file will be charged in full for that visit.

**Q: What if I cannot pay my balance in full after my visits? Who can I talk to that can help?**

A: We have financial counselors that are available to speak to you about your bill and to help you establish a feasible payment plan if you cannot pay in full.

**Q: How can I reach someone in the business office if I have more questions?**

A: You can email our billing team at [billinginquiries@crystalruhealthcare.com](mailto:billinginquiries@crystalruhealthcare.com) or call us at 844-259-5944.

**Q: What if I do not have a copayment obligation with my insurance company, will I still need to leave a credit card on file?**

A: No, if no copayment is required at the time of service, then you will not need to leave a card on file.

**Q: What if I have two insurance companies, will I have to leave a credit card on file?**

A: No, if you have two insurance companies, we will not require you to leave a card on file.

**Q: What if I have an HRA that covers my copayments, will I have to leave a credit card on file?**

A: No, if you have an HRA that covers your copayments, then you will not need to leave a card on file.

**Q: If I leave my debit or credit card on file, can I chose to use this card at the time of service or will I have to wait 30 days?**

A: If you would like to use your card on file at the time of service, you may do so and you will not have to produce the card nor will you have to wait the 30 days. Just let the representative at the front desk know.