

# PATIENT ESTIMATE

## What if I don't have a debit or credit card?

We highly encourage patients to use the EZBill system if they have a debit or credit card, as you'll have the option to change your payment method when you receive your bill, but we can accommodate all patients! If you are unable to pay with a card, you will be asked to pay an estimate of your patient responsibility, if applicable, at the time of service. Your estimate amount depends on your insurance plan, the services rendered, and your remaining deductible.

### Here's How it Works:

We verify your insurance online through our real-time verification system to check your deductible before determining your estimate amount. When the bill comes, we will apply your paid estimate to your balance.

If you have no card on file and have:	Met your deductible	Not met your deductible
Insurance that we verify as active	Your Copay	Copay + \$35.00
Insurance that we are unable to verify active coverage for	Always \$125.00	
Alabama Medicaid	Always \$3.90	
Georgia, Florida or North Carolina Medicaid	Always \$3.00	
Medicare	Always \$35.00	
Active Primary and Secondary Insurance	Always \$35.00	

### Questions and Answers:

#### *Why do I have to pay an estimate?*

We want to treat our patients like family through every step of the process, including billing. We don't want to hassle you with calls, or have to send you to collections, hurting your credit score just because you miss a bill in the mail. For those unable to guarantee payment with a card, we estimate the cost of your visit based on the services provided, giving you greater transparency to the cost of your healthcare!

#### *How do you calculate my estimate?*

Our health records system allows us to perform a real-time verification of your unique insurance plan, which tells us whether or not you've met your annual deductible (the amount you have to pay out-of-pocket before insurance will cover everything). Based on your deductible and the coverage your particular plan provides, we can estimate how much your bill will be. In the event of overpayment, we will keep the remainder on your account as a credit to apply to your next visit, or you may contact our billing department to request a refund.