



### Things you should know about payment AT YOUR OFFICE VISIT

Did you know that if you have a health plan with co-insurance (not a co-pay plan), it is NOT necessary to pay your provider at the time of your visit?

It's true! Here are a few key things you should know:

- 1) Health care providers (including dentists and eye doctors) are contractually obligated to bill your insurance carrier FIRST. Now, they would like you to pay while you're in their office, but you are not obliged to. You do not need to pay anything until you have received your Explanation of Benefits (EOB) from your health or dental plan and the bill from the provider that shows the balance owed **AFTER** your insurance has paid its portion of the claim.

However, if you feel obligated to pay your estimated portion at the time of service, make sure you hold on to your itemized receipt as it may be required to verify the Card transaction.

2. The only charge you SHOULD pay at your office visit is a co-payment if you have a plan that requires it.

#### **IMPORTANT NOTE:**

Your SHDR Benefits Card is NOT your insurance card that shows you are eligible for benefits; it is simply a payment method for your out-of pocket expenses. Once you receive your bill in the mail from an eligible provider, you can use your Card to pay the "patient balance due" amount.

3. Here are the steps to follow when you get a provider bill to make a payment using your Card:

- Write your Card number on the portion of the bill that allows for credit card payment. (If your bill does not have that option, you can call the provider's billing office and they can take your number over the phone.)
- Sign in the appropriate area.
- Provide the expiration date.
- You may also need to include a CVV. The CVV is the three-digit number on the back of your card near the signature panel.
- Return the completed form to your provider.

As required by the IRS for these types of accounts!

