

Patient Payment Agreement: Q&A

What type of credit cards does Bozeman Creek Family Health accept?

We accept all major credit cards: Visa, Mastercard, Discover, and American Express. We do not accept CareCredit.

Am I required to provide my credit information to Bozeman Creek Family Health?

Patients are not required to provide credit card information for automatic payments. Automatic payment plans are a convenient option to assist patients in making regular payments with ease.

Note: *Patients with a balance over \$1000.00 will be contacted directly to discuss required payment options per BCFH credit policy.

Is my credit card information protected like my health information?

A patient's payment information qualifies as protected health information. Bozeman Creek Family Health has an ethical responsibility and a responsibility under HIPAA to securely store and properly discard credit card information. BillFlash Services is compliant and meets all PCI DSS security standards which ensures all credit card information is stored and processed securely.

Once stored into our BillFlash program, the Bozeman Creek Family Health administrator can only view the *last four-digits* of the card and the expiration date.

What payment plan works best for me, AutoPay or Fixed PlanPay?

Fixed PlanPay is best designed for patients making payments on previous balance or a larger specific charge or procedure. Because this option is a fixed monthly amount and set number of months, a patient's future and/or pending charges will not be included in the automatic plan and will be billed to the patient as a mail or electronic statement. If the account is paid off by the patient before the Fixed PlanPay ends, please notify the administrative staff to cancel your payment plan.

AutoPay is a great option for patients who may be seen regularly and/or have multiple family members seen on the account. AutoPay allows a patient's balance to be accumulated into the plan once insurance responds. A monthly payment will be withdrawn for only the maximum amount allowed, which is designated by the patient. If the balance is less than the designated maximum amount, the lesser remaining balance will be charged. Whenever the account has a zero balance, the card will never be charged.

When will my card be automatically charged?

Fixed PlanPay: The card will be charged on the patient's selected withdrawal date. If the charge date lands on a holiday/weekend, the card will be processed the following business day. Patients can request a change of withdrawal date by contacting BCFH or through their myproviderlink.com account. Patients will be emailed a receipt after each transaction.

Auto-Pay: Once a patient's claim is processed through insurance, the patient balance will appear on the account. The card will be charged within 3-5 business days of the 3rd of every month.

What happens if my card gets declined for my auto payment?

If a card fails to process correctly, a BillFlash email will be sent to notify the patient that the payment was unsuccessful.

Fixed PlanPay: A patient's payment plan will continue and attempt to process the following month. Because this plan option is set up for a fixed number of months, *the plan would then end before the full balance is paid*. Any charges that fail to process will be billed to the patient via Mail or Ebill.

AutoPay: A patient's payment plan will stay active and attempt to process the card the following month.

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Am I able to edit or make changes to my plan once its set up and active?

Fixed PlayPay: Patients can update their card information and expiration date through their myproviderlink.com account. In addition, a BCFH administrator can edit the plan's charge date if the patient needs to alter the date of withdrawal.

Autopay: A patient can update or replace their card information for an expired card through myproviderlink.com account. In addition, a BCFH administrator can edit the plan's maximum amount charged for the patients plan.

What happens with my credit card information once my balance is paid off?

Fixed PlanPay: BCFH does not have access to credit card information once entered into a BillFlash payment plan. When the plan has expired or terminated, it will be archived and inactivated.

AutoPay: With autopay, the card will never be charged if there is no balance on the account. Patients can cancel their AutoPay plan through myproviderlink.com or by contacting our office.

I received a billing statement after my Fixed PlanPay has ended?

Fixed PlanPays are set up with an even withdrawal amount. This can result in accounts having small remaining balances after the plan has completed due to an uneven balance. A patient would receive a statement through mail or EBill for any remaining balance after the fixed plan amounts have ended.

In addition, if a patient was seen after the Fixed PlanPay was set up, potential balances for charges will not be accrued into the payment plan total, this feature only applies to AutoPay.

How can I find my billing setting preference for BCFH, mailed or EBill?

Log into your myproviderlink.com account to view and/or edit your statement preferences for mail or EBill or both. If you are unsure, please contact our office and we are happy to tell you which preference is selected.

Am I able to cancel my Fixed PlanPay or AutoPay through myproviderlink.com account?

Fixed PlanPay is a financial agreement between the patient and Bozeman Creek Family Health. Please contact our office if you would like to discuss canceling your Fixed PlanPay.

AutoPay can be canceled by the patient at any time. Patients can cancel their AutoPay plan through myproviderlink.com or by contacting our office.

*****Payment Plan Agreements cannot be established for physician, laboratory and other services not provided by Bozeman Creek Family Health, those services will be billed separately and cannot be paid via the Payment Plan Agreement.**