

EZBill Billing Policy

MainStreet Family Care and KidsStreet Urgent Care is committed to treating you as a family member every step of the way, even when it comes to managing your billing and payments. That's why we offer EZBill. You don't have to be bothered with mailing in a payment once your health plan pays its portion. You won't be nagged by calls from our billing or collections office or risk damaging your credit by missing a bill in the mail. With EZBill, your bill is paid when it's due, much in the same way you may automatically pay your phone or cable bills.

Here's How it Works:

1

When you check in with our front desk staff, you'll swipe your credit or debit card to pay your regular copay. Your card information goes directly to a highly secured offsite location where the EZBill team manages the bill paying process.

2

We submit your bill to your health insurance company for payment. After your health insurance company processes your claim, you'll receive an Explanation of Benefits which shows what they paid and what is left to be paid. If your remaining balance is over \$5.00, you will also receive a statement in the mail from MainStreet.

3

After receiving your Explanation of Benefits or MainStreet statement, your payment responsibility will be charged to your card up to a maximum of \$125.

Questions and Answers:

What are the advantages of EZBill?

EZBill gives you the peace of mind that your payment for health care services will be handled securely, accurately, and on time. We keep you informed, and you can ask questions at any time.

Will my credit card be charged today?

If you have a copay, you will be asked to pay that amount on the day you receive care from MainStreet Family Care. The EZBill team then waits for your insurance company to tell us how much you owe. You will also receive a notice from your insurance with your remaining balance. After you receive notice, we will charge that amount to your card, up to \$125.

Are you going to keep my credit card number on file?

MainStreet Family Care does not keep credit or debit card information physically in our clinics or in our computer systems. We partner with ZirMed, which has passed the most rigorous Payment Card Industry Data Security Standard, supported and audited by the PCI Security Standards Council.

Can I change my method of payment later?

Absolutely! Once you receive an Explanation of Benefits from your insurance provider, simply contact our billing department to make alternative payments or to arrange a payment plan.



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.