

Credit Card Authorization Confirmation

Thank you for choosing Health System Services for your home medical equipment needs.

Credit card authorization is a secure and convenient method of payment for the portion of services (**monthly supplies** and **rental fees**) that your insurance does not cover, but for which you are responsible. This would include annual **deductibles** and **co-insurance**.

- Your credit card information will be kept confidential and secure within a HIPAA compliant Electronic Medical Record and Billing System in addition to encrypted payment processing.
- Charges are processed at the time of service for co-insurance and again if any deductibles are due after insurance processes the claim.
- A **deductible** is the dollar amount you must pay out of your own pocket during your annual plan for medical expenses before your insurance begins to pay. For example, if your policy has a \$1,000 deductible, you must pay the first \$1,000 of medical expenses. Once this \$1,000 deductible is met, you will share the costs with your insurance company. Your financial responsibility is then referred to as **co-insurance**/co-payments.
- Please refer to your original delivery ticket, received at your setup appointment for estimated **supply** and **rental fee** costs. This is an **estimate**. Your insurance company processes the claim and determines the total amount due based on applied deductibles and/or co-insurance. The Explanation of Benefits sent by your insurance company will indicate the actual amount you are responsible for paying.
- Health System Services will only charge the amount instructed by your insurance carrier to collect as part of your patient responsibility, as per your Explanation of Benefits. If you disagree with how your insurance carrier processed the claim, you will need to contact your health insurance company at the number provided on your insurance identification card.
- Should your insurance change at any point during the rental period, the monthly amount charged will reflect your active insurance and follow your new plan's guidelines.
- You are responsible for notifying Health System Services of changes to your policy and/or changes to your payment method.