

Secure Card on File Program FAQ

What is the Secure Card on File program?

Health insurance doesn't always fully cover a visit. Sometimes because of coinsurance or a deductible, something is still owed after your visit with us. This is where the Secure Card on File program would be used. During check in for your visit, we will collect an HSA/FSA or credit/debit card and securely keep this information "on file" electronically. Example: If your visit costs \$100, your insurance paid \$80 leaving a balance of \$20. The HSA/FSA or credit/debit card that you put "on file" with us would then be charged the remaining \$20.

What are some of the advantages of utilizing Secure Card on File instead of just paying online or sending a check in the mail?

By using the Secure Card on File program, there is no need to wait for billing statements to come in the mail and no more writing checks and waiting for them to clear. Statement balances are calculated for you and the Secure Card on File program offers a hassle-free, convenient option to automatically pay the balance. It is free – there are no additional fees other than the balance that is owed after insurance.

Will I be notified in advance of any charges?

Since you are giving Prisma Health Urgent Care your approval today to utilize Secure Card on File for the remaining balance after we receive a notification from your insurance company, we will send you a charge alert 3 days prior to the balance payment. You will also receive an electronic receipt to your email once the balance is collected. Any remaining balance not covered by the \$399 authorization will be billed to you.

Can I be seen without authorizing Secure Card on File?

The Secure Card on File program is an integral part of our billing process. Patients wanting to be seen without placing a card on file can be seen with a pre-payment of \$199 to be utilized toward any remaining balance that insurance does not cover. If the balance remaining is under \$199, you will be refunded the amount remaining.

Who can I contact for concerns regarding the Secure Card on File Program?

Contact Prisma Health Urgent Care's Billing Department for assistance.

Monday – Friday 8:00am – 5:00pm EST

Billing Phone: 1-888-685-0055

Billing Email: psmbilling@wellstreet.com