

GLOSSARY OF TERMS:

Account Number: A unique number that is assigned to your At Home Healthcare record.

Adjustment: A portion of your bill that is adjusted in accordance to the contract between At Home Healthcare and your insurance company.

Allowed Amount/Amount Payable: The amount your insurance plan pays or covers for your care, less any deductibles, coinsurance, or charges for non-covered services.

Amount Not Covered: The bill amount that the insurance company will not pay. It may include deductibles, coinsurances, and charges for non-covered services. This amount is due from the guarantor.

Benefit Limitations: Your insurance plan may limit the dollar amount or number of services it will pay for certain treatment or services, or for all benefits provided in a benefit period.

Coinsurance: The percentage of coverage not covered under your insurance benefits. For example, your policy may cover 80% of charges. Your coinsurance/patient portion would be the remaining 20%. This amount is due from the guarantor.

Co-payment/Co-pay: A set fee established by the insurance company for a specific type of visit. This amount is due from the guarantor.

Date of Service (DOS): The date(s) when you were provided healthcare services.

Deductible: An amount that must be met on an annual basis that is established by the insurance company and your benefit plan. Call your insurance company for the most up-to-date information regarding your deductible.

Deposit: At Home Healthcare requires a payment due upon admission equal to total charges, any applicable deductible or coinsurance as determined by your insurance company. (*See Financial Policy in Start of Care Guide for more information*.)

Explanation of Benefits (EOB): A notice you receive from your insurance company after your claim for services has been processed. It explains the amounts billed, paid, denied, discounted, uncovered, and the amount owed by the patient. The EOB may also communicate information needed by the insured in order to process the claim.

Guarantor: The person responsible for payment of the bill.

Health Maintenance Organization (HMO): An insurance plan that has contracted with providers to provide healthcare services at a discounted rate. These services will require prior pre-certification, authorization, and/or referrals.

Managed Care: An insurance plan that has a contract agreement with hospitals, physicians, and other healthcare providers. These services may require prior pre-certification, authorization, and/or referrals.

Non-Covered Services: Services not covered under the patient's insurance plan. These charges are the patient's responsibility to pay.

Out-of-Network Provider/Non-Participating Provider: The provider is not part of the insurance plan's network of contracted providers. Generally, services at out-of-network providers are paid for at a lower rate by the insurance plan and at a higher rate by you.

Out-of-Pocket Costs: The amount that you pay until your insurance benefit coverage reaches 100%.

Pre-Authorization Number: Authorization given by a health plan for a member to obtain services from a healthcare provider. This is commonly required for home health & home support services. This is not a guarantee of payment.

Preferred Provider Organizations (PPO): An insurance plan that has a contract with providers to provide healthcare services at a discounted rate. These services may require prior pre-certification, authorization, and/or referrals.

Subscriber: The person responsible for payment of premiums or whose employment is the basis for eligibility for a health plan membership.



CONTACT US:

Have questions about patient billing or financial counseling? We're here to help. *At Home Healthcare* Billing & Financial Services Department team members are available Monday through Friday between 8:00am and 5:00pm.

Financial Counseling: financialcounseling@athomehealth.org

(903) 525-3808

Billing Department:

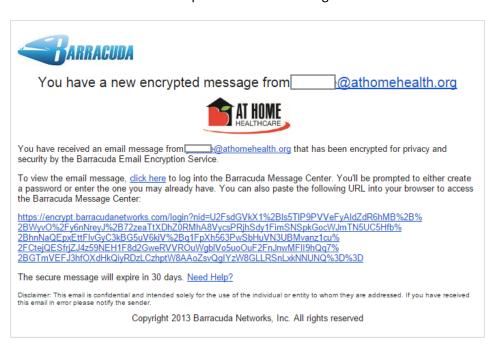
Pediatric Services: pedibilling@athomehealth.org

Adult Services: netppsbilling@athomehealth.org

At Home Support: ccbilling@athomehealth.org

At Home Healthcare has taken appropriate precautions to protect against unauthorized access to electronically transmitted information, in accordance with HIPAA guidelines. We send encrypted email messages to ensure your protected health information is secure.

You will receive a message that states you have an encrypted email. Click on the link in the message to open the secure portal. First time users will be directed to create a password. Follow the guidelines and create the account.





ONLINE BILL PAY:

At Home Healthcare offers online bill pay. The portal is available 24-7/365 and offers our customers a secure environment to manage your statements and payment methods. Just one more way At Home Healthcare is listening to your suggestions and working to offer convenient ways to manage your financial responsibilities!

Pediatric Services: www.patientnotebook.com/athomehealthcarehhi

Adult Services: <u>www.patientnotebook.com/athomehealthcarenet</u>

At Home Support: www.patientnotebook.com/athomehealthcarebhi

Patient Profile

- By registering on the Patient Portal, you will be able to view your statements, sign up to receive electronic statements (emailed to you), and make payments online.
- When a debit/credit card is set up as the method of payment, ZirMed creates a token ID for the card, keeping your information safe. The **Card on File** token shows the card type, the last four digits of the card number, and expiration date. The full card number is never displayed.
- When you make a payment with a card on file, the token ID automatically populates your card information field on the Payment screen. (This is similar to online bill pay for other services like your cell phone, electric, or car payments.)

VISA (**** 1111) Exp. 01/15

Payment Plans

- At Home Healthcare offers a range of payment options to help minimize the impact of your healthcare bill, including interest-free payment plans.
- If you anticipate problems paying your portion of your bill, please let us know.
- The total outstanding patient balance is considered when determining the number of months a patient/guarantor can have to pay off a balance.

PAY BY MAIL:

To ensure that your payment is properly applied to your account, detach the slip from your billing statement and return with your payment. Please include your account number on your check or money order. Our policy is to apply payments to the oldest outstanding balance on your account.

Mail payments to: At Home Healthcare 9846 Hwy 31 E. Tyler, TX 75705



UNDERSTANDING YOUR STATEMENT

You will receive a bill from At *Home Healthcare* or *At Home Support* for home health services rendered. AHH will determine patient financial responsibility and send the billing statement. <u>If</u> the patient has insurance, this process takes, on average, 45-90 days after the date of service.

You may securely sign into Patient Notebook website to view your statement online. While viewing your statement, you will be presented with the option to pay your balance online.

If an electronically delivered patient statement is not read within 3 days, an email reminder is sent. If the online statement is still unread after 7 days, the statement is printed on paper and mailed automatically.

EXAMPLE:



QR code- scan with phone for quick & easy online bill pay

How to pay your bill

How to contact us

Detachable portion to return with payment if paying by mail; Reverse side to report change of address or insurance