

Piedmont Spine & Neurosurgical Group, P.A.
Greenville Office - 864-220-4263
Anderson Office – 864-224-5700

To help keep your healthcare costs as low as possible, our patient payment policy is changing.

Dear Patient,

We are writing to let you know that effective June 1, 2011, we will require patients to arrange for payment for any costs not covered by their insurance at the time of service. This change helps us reduce our administrative costs, so we can keep the cost of our services affordable.

Our current policy of billing after the insurance Explanation of Benefits is received is being replaced with a requirement to arrange for the payment of the anticipated amount of non-covered costs incurred at the point of service, while visiting our offices. This amount will be based on actual insurance company estimates, expediting claims settlement and allowing us to serve you better. Payment of this estimated amount can be made by debit/credit card, cash or check.

As an alternative, in order to make this transition easier for you, we have partnered with Visa to offer you a convenient payment option.

It's called a Visa Preauthorized Healthcare Transaction (VPHT). Here's how it works:

- You will receive an estimate of charges not covered by your insurance when you check-in
- You can then preauthorize us to charge your Visa debit or credit for no more than the amount of that estimate
- Your card will only be charged once the Explanation of Benefits – which identifies your responsibility for the charges – is issued by your insurance company

So you pay nothing until the actual amount you owe is finalized.

Keep in mind, your card will never be charged more than the quoted and authorized amount. If your final financial responsibility ends up being higher than the authorized amount, we'll bill you for the difference.

If you have any questions, please don't hesitate to stop by or call us. We will be more than happy to help.

Providing affordable, quality healthcare is our first priority.

P.S. Preauthorizing charges is secure. With Visa's Zero Liability Policy¹, you won't ever be responsible for unauthorized transactions.

¹ Visa's Zero Liability Policy covers U.S.-issued cards only and does not apply to commercial credit cards, ATM transactions, or PIN transactions not processed by Visa. Cardholder must notify card issuer promptly of any unauthorized use. *Consult issuer for additional details or visit visa.com/security.*