**Patient Payment Collection During Scheduling and at Check in:**

**Explain to all patients every time:**

“It is our payment policy to collect the appropriate payment due from the patient at the time services are rendered. This may only be your copayment and deductible amounts, but we do ask for payment at the time of your visit.”

**Script 1: Informing the patient that a payment will be due at the time of service during appointment scheduling**

**[*Use this script only when it is clear what services the patient will receive in advance*]**

Make the patient appointment and perform the insurance eligibility verification request. Upon receiving the response from the insurance eligibility verification request, explain the insurance benefits and coverage details to the patient and inform him or her that payment is due at the time of service:

Clinic Services:

*“According to your insurance benefit coverage details, your fee today is $\_\_\_\_\_\_. We accept cash, checks and all major credit cards.”*

-If the patient has questions relating specifically to the price estimate, review the calculations with the patient in detail. If the patient cannot make the payment at the time of service please refer them to the PAL.

Wait for the patient to respond. Be sure to address any questions or comments. Proceed with:

*“If I have addressed all of your concerns, I would like to remind you that this is an estimate based on your insurance benefits. There may be additional charges that we cannot predict right now, but if that does occur, we will send you a statement after we have received an explanation of benefits from your insurance company. We accept cash, checks and all major credit cards.”*

Pause, and if there are no further patient questions or comments, say,

*“Have a nice day, [Mr/Mrs/Ms Last Name], we will see you at [time of appointment] on [date of appointment].”*

**Script 2: For collecting payment from the patient at the time of service upon check-in**

**[*Use this script only when it is clear what services the patient will receive in advance*]**

When the patient arrives, verify his/her demographics and insurance eligibility and benefits. Upon receiving a response from the health insurer, inform the patient of his or her benefit coverage details, making sure to identify the copay, coinsurance and remaining deductible amounts while maintaining eye contact and a pleasant facial expression:

Clinic Services:

*“[Mr/Mrs/Ms Last Name], according to your insurance benefits, it shows that your financial responsibility is $\_\_\_\_\_\_. We accept cash, checks and all major credit cards. How would you like to pay for this visit today?”*

*Outpatient Services:*

*“[Mr/Mrs/Ms Last Name], according to your insurance benefits, it shows that your financial responsibility includes a $\_\_\_\_ copay, \_\_\_\_% coinsurance and a $\_\_\_\_ deductible. Your insurance company indicates that you have met $\_\_\_\_ of your annual deductible. Based upon the services that will be provided during today’s appointment, and combining the $\_\_\_\_remaining deductible, copay and coinsurance amounts, the total amount you will owe today is $\_\_\_\_\_. How would you like to pay for this visit today? We accept cash, checks and all major credit cards.”*

-If the patient has questions relating specifically to the price estimate, review the calculations with the patient in detail. If the patient cannot make the payment at the time of service please refer them to the PAL or Self Pay Collections for amounts over $\_\_\_\_\_\_

[**Note:** Since information provided in the eligibility verification response is not a guarantee of coverage for charges, the final amount owed by a patient may change from this estimate. If this should occur, it is highly recommended to reconcile patient accounts immediately.]

**Script 3: For collecting payment from patient upon check-out (ER)**

At the time of discharge, the patient walks to the front desk to complete the registration and collection process. Reviewing the patient’s insurance eligibility verification response, say:

*“[Mr/Mrs/Ms Last Name], according to your insurance benefits, it shows that your financial responsibility includes a $\_\_\_\_ copay, \_\_\_\_% coinsurance and a $\_\_\_\_ deductible. Your insurance company indicates that you have met $\_\_\_\_ of your annual deductible. Based upon the services that will be provided during today’s appointment, and combining the $\_\_\_\_remaining deductible, copay and coinsurance amounts, the total amount you will owe today is $\_\_\_\_\_. How would you like to pay for this? We accept cash, checks and all major credit cards.”*

Look directly at the patient and say,

*“How would you like to pay for this visit—by check, cash or credit card?”*

Then wait and allow the patient to answer*.* [**Note:** Remember, you are not offering a choice of paying or not paying to the patient, but rather are asking which method of payment will be used. If you have to explain the price estimation, do so. Copays should NOT be billed and should be collected at the time of service.]

Look at the patient directly and allow them to answer. Do not speak until the patient has responded to your question. If a patient says they cannot pay the entire amount at the time

of service, follow up by asking,

*“How much are you able to pay today?”*

Thank the patient for whatever amount he or she can pay, and follow up by saying,

“*Please speak with our Credit and Self Pay Collections Representative to arrange a payment agreement?”*

**Script 4: When a patient becomes embarrassed or angry**

Let the patient speak and attentively listen to him or her without interruption. Then address the issue with compassion, but be direct when stating that you need to work out a solution for payment. It is quite common for patients to believe their insurance isn't paying all it should and to fault the practice for this. Show empathy and say:

*“I understand that you're upset about this. Please know that we will file a claim to your insurance company as a courtesy to you in order to limit your financial responsibility. Our practice has a contractual obligation with your insurance company to collect payments at the time of service. However, you are the policyholder, and if you believe your insurance should pay more, we suggest that you contact your insurance company directly. In the meantime, the amount due for today’s visit is $\_\_\_\_\_. How would you like to make this payment—by cash, check or credit card?”*

Wait for the patient to respond and offer the payment.

“*Thank you, [Mr/Mrs/Ms Last Name], for your understanding.”*

Remember, patients will respect your asking for payment at the time of service as long as it is done with courtesy and respect. Show kindness, yet expect to be paid!