Southeast Texas Cardiology Associates, Vascular Center & Vein Clinic 2693 North St., Beaumont, TX 77702 (409) 832-8862

Dear Patient,

Faced with increasing costs, Southeast Texas Cardiology Associates has adopted Easy Payment billing process and will be implementing it for patient use August 1, 2017. This letter is to introduce you to the Easy Payment system and to explain how it will benefit our patients. If you have further questions, please don't hesitate to call our office.

What is Easy Payment?

Easy Payment is a system that allows us to schedule payments to credit or debit cards at times that are convenient for you on future dates when we are able to determine the amount you owe after the insurance company determines how much they will pay on your claim.

Easy Payment works like a hotel check-in. When a guest checks into a hotel, the staff swipes your credit or debit card into the computer and stores the information in a secure file. When the guest checks out, the amount they owe is determined. The stored information is recalled, and a transaction is processed to the guest's credit or debit card.

The next time you visit our office, we swipe your card at check-in for the copay, a minimum payment for any scheduled procedures and for any current balances. After your insurance company pays on your claim, if there is a patient responsibility balance, we process a transaction for payment on that balance. We will charge your credit or debit card up to \$150 maximum. We will process a transaction for a maximum of \$150 every thirty days thereafter until your balance is paid (maximum time to pay balance will be limited to six months).

Why did Southeast Texas Cardiology Associates choose Easy Payment?

We realized that more and more of healthcare expense is being shifted to the patient. This means that our patients are incurring larger bills for treatment and many are unable to pay for these unexpected bills. We choose Easy Payment because (1) it gives you the convenience of spreading your payments over time and ease the crunch of healthcare costs; (2) it will minimize our costs, allowing us to keep our fees at their current levels. The cost for of billing, collecting, postage, envelopes and statements continue to rise every year. It will reduce the difficulty of following up with patients about their balances, allowing us to focus on more important issues, like your care. (3) The advantage for you is that you no longer have to receive statements, write out and mail us checks.

We deal with a large number of insurance companies that cover different amounts for different procedures, making it impossible to determine the exact patient amount owed at the time of service. Unfortunately, some insurance companies are less than honest or incompetent when we initially call them about how much of your claim they will pay. We will continue to submit claims on behalf of our patients, but we will eliminate patient billing. Instead we will automatically charge patient balances owed after insurance settlement to the patients credit/debit card (up to the \$150 maximum for any one transaction). You will get a receipt by email or mail the day of the charge.

We are determined to do everything we can to control the high cost of delivering quality healthcare to you. We feel that we can efficiently meet your healthcare needs and address our rapidly increasing costs to run a medical practice. We offer the best care available and look forward to offering the most up-to-date payment method available. We will continue to look for innovative ways to better serve our patients!

Sincerely,