

IMPROVE THE HEALTH OF YOUR PRACTICE

VISA

PAYMENT CARD ACCEPTANCE
FOR HEALTHCARE PROVIDERS



PAYMENT CARD ACCEPTANCE

THE PRESCRIPTION FOR IMPROVING YOUR REVENUE CYCLE.

Managing a healthcare business while ensuring patients receive the best care possible is more complex today than ever before. Offering your patients the option of paying with Visa and other payment cards helps you save time, money and hassle — and it's easy and convenient for your patients, too.

MANAGE REVENUE MORE EFFICIENTLY

Offer your patients the simplicity and convenience of online payment.

Due to rising deductibles and more patient-directed healthcare, patients are now responsible for an increasing proportion of the cost of care. Often this final amount is unknown until the insurance provider determines the patient responsibility, long after they've left your office. The problem is the longer a payment remains outstanding, the less likely it is you will ever collect that payment. Visa has a solution.

Encouraging patients to use Visa credit, debit or prepaid cards will allow you to receive payments more easily and quickly while enabling you to manage revenue more efficiently. Visa payments are processed right away, automatically, which may help increase cash flow and reduce paperwork. And because Visa payments are never delinquent, you never have to waste time tracking down late payments or dealing with bounced checks.

Accepting payment cards makes paying online secure and easy and can reduce costs significantly.

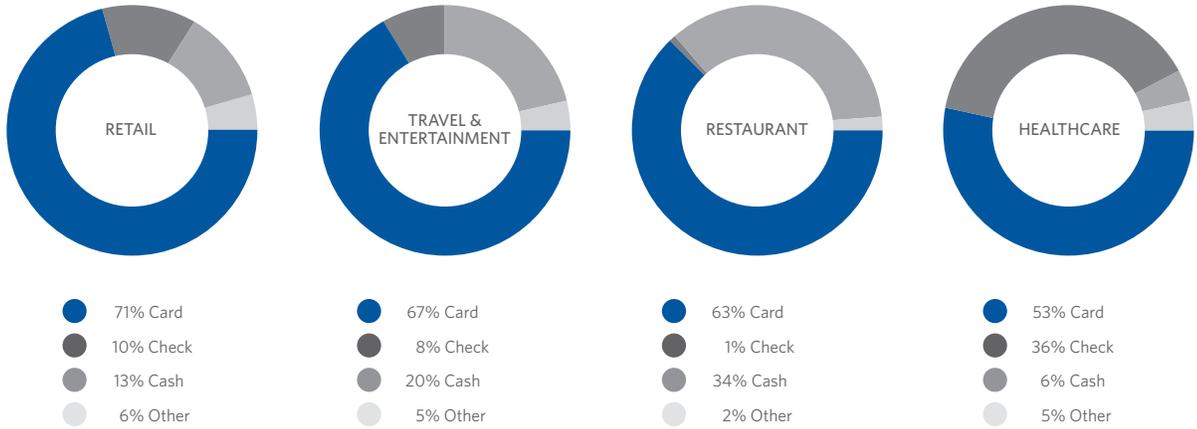
KEEP PATIENTS HEALTHY AND FEELING GOOD

Accepting Visa and other payment cards doesn't just save your practice time and money. It's also a customer service enhancement your patients will appreciate.

Instead of carrying cash or a checkbook, or sending payments through the mail, patients can use their trusted Visa cards to pay at your office, by phone or online. They'll appreciate your giving them such a simple, secure and flexible way to manage the cost of the care you provide.



PAYMENT METHODS BY CATEGORY*



Healthcare lags behind many major industries in using payment cards over cash and checks. Payment cards cut paperwork and other costs.

ADVANCED AUTHORIZATION. SIMPLE, CONVENIENT, EFFICIENT.

Billing patients for outstanding payment obligations and out-of-pocket expenses after an insurance claim is finally adjudicated, and well after the treatment itself, can be wasteful and inefficient.

It's simple and convenient for your patients. And it makes receiving payments easy for you, so there's no need to waste time and money tracking down and billing patients.

Visa AuthorizeFirst lets you offer your patients the opportunity to authorize payment of these charges on their Visa card at the time they're treated rather than after they've left the office.

Visa AuthorizeFirst is a simple, step-by-step process your bank can help you put in place quickly and cost-efficiently.

Here's how it works:

Ask your merchant card processor for the Visa AuthorizeFirst Healthcare Transaction Guidelines, an easy-to-use guide to implementing Visa AuthorizeFirst.

1. At check-in or checkout, give the patients an estimate of their out-of-pocket or responsibility amount for treatment.
2. Offer them the option of a single payment or regular installments (also called 'recurring payments') that total the estimated amount to be charged to their Visa card.
3. Whichever option they choose, swipe the card with a zero dollar amount to verify using the Visa Address Verification Service (AVS) — reminding the patients no charge is being made at this time.
4. Ask patients to sign the completed AuthorizeFirst Order Form. Signing authorizes you to process payment once the insurance claim has been fully adjudicated and the amount of their responsibility finalized.
5. Give patients a copy of the form and retain the original for your records.
6. Once the claim has been finalized, process the patients' portion of the bill on the Visa card.
7. Make sure the patients are charged only the final patient responsibility amount due and never more than the agreed estimate. Any remaining balance should be billed in the usual way.

SHOW THEM THERE'S A SIMPLER WAY

Let patients know you accept Visa — order free marketing and display materials today at www.visa.com/orderhealthcare

For a list of financial institutions offering Visa merchant services, or more information about Visa payment acceptance, visit www.visa.com/acceptance

*Source: 2012 Visa Payment Panel Study Factbook.

