



Point of Care Frequently Asked Questions

Is every patient expected pay at the time of service?

Not every patient is expected to pay at the time of service. Some TriCore clients bill their patients for lab services. If your provider is with one of those client groups or if you have governmental insurance such as Medicare or Medicaid, TriCore may not collect a payment. TriCore will collect from Medicare patients when the Advanced Beneficiary Notice (ABN) is appropriate and is generated.

I have never been asked to do this before, why now?

The increase in high deductible health plans and higher patient coinsurance benefits has made having multiple payment options for patients necessary. Please keep in mind that we will not charge your card if your insurance covers the cost of your lab tests.

I have dual insurances and am covered 100%, so I will never be charged. Will this charge apply to me?

Patients with dual insurances will sometimes incur a charge they are responsible for. Please keep in mind we will not charge your card if you do not have a balance.

What options do I have at time of payment today?

- Automatic Payment Collect (APC): When you enroll with APC your credit card is stored on file for current charges today and for future visits. Your card will only be charged after your insurance carrier(s) have reconciled the amount you owe. If there is nothing owed, you will not be charged.

What Credit Cards are accepted?

Only credit cards are accepted at the point of care, (American Express, MasterCard, Visa, Discover, and Debit cards with a Visa or MasterCard symbol). Credit cards and HSA, FSA, HRA, bank accounts, and eChecks will be accepted through the portal. TriCore contracts with InstaMed, a PCI Level One compliant company. This is the highest level of security established by the Payment Card Industry Data Security Standard. Once your credit card is entered into the system, it is encrypted and inaccessible to anyone who uses the program.

What if I don't have a credit card?

If you do not have a credit card, you can contact TriCore's Business Office to make payment arrangements at 505-247-0244 or 877-267-2428.

What if I don't have insurance?

If you can pay 50% of today's charges, you will receive a discount for the other 50%. If you are unable to pay 50%, we request a \$50 partial payment.

How is my email or cell phone number used?

An email or text message is used in order to communicate relevant billing or payment information to you in a timely manner when you sign up for APC. InstaMed will not sell your information and the information provided is strictly for healthcare payment activities.



Patient Portal Frequently Asked Questions

How do I sign up for the Patient Portal?

To register for the Patient Portal, you need only complete the contact and password fields.

- Once registered, you will be redirected to the Add a Patient screen
- You will complete the required patient information fields to add your patient account information to your account profile
- You will automatically be enrolled for eStatements and will be able to make a payment on your balance that is due

What are the benefits of online payments?

Online payments are an easier and faster method to pay your bill.

- You may create an account to easily manage payments, view payment history and eStatements 24/7, save payment card information for future use, and set up automatic payments to pay new balances - never worry about late or missed payments again!
- You save time and money by not having to buy a stamp and mail in a payment

What information is needed so that I can make a payment?

To make a payment, all you need is the payment amount and Patient ID (which can be found on your statement), your first and last name, email address, and payment information.

What if the amount is more than I want to or can pay at once? Are payment plans available?

Yes. A feature of our Patient Portal is the ability to pay your bill in installments over a period of time. You can set up an online account, save your payment information and create a payment plan when your payment amount is determined.

What payment methods are available for me to pay my bill?

Only credit cards are accepted at the point of care, (American Express, MasterCard, Visa, Discover, and Debit cards with a Visa or MasterCard symbol). Credit cards and HSA, FSA, HRA, bank accounts, and eChecks will be accepted through the portal.

Is my credit or debit card information safe?

TriCore does not keep any credit card information on file. We contract with InstaMed, a PCI Level One compliant company. This is the highest level of security established by the Payment Card Industry Data Security Standard. Once your credit card is entered into the system, it is encrypted and inaccessible to anyone who uses the program.

Your Healthcare Bills Made Easy

Sign up for an InstaMed Account:

- Pay all of your healthcare bills in one place
- Securely save payment methods for easy future payments
- Access your payment and bill history 24/7

Visit pay.instamed.com/tricore and click **Sign Up** to get started.