



LABORATORY CORPORATION OF AMERICA IMPLEMENTS POLICY that invites member participation in expanded payment plan options

Laboratory Corporation of America (LCA) has expanded payment options for members by offering a credit card authorization program. This optional program allows members the convenience of preauthorizing a stated dollar amount that can be applied to their credit card for that date of service, but only following the plan's review. **No charges will be applied to member's credit cards until the plan indicates that the member is responsible for charges under the guidelines of their coverage.** Members can opt to use health spending account cards as well as VISA, MasterCard or a personal debit card. Should the patient responsibility exceed the amount the member authorized for that date of service, they will receive a bill for the remaining balance.

Patients visiting LabCorp patient collection centers are asked to provide insurance card and a photo id. At that time, patients are also asked for a credit card. Patients who do not wish to provide a credit card for current services are NOT turned away for service. Patients are asked to make a payment prior to service only when there is a past due balance with many opportunities having been extended for resolution.

The main highlights of this policy include:

- A Member will be requested to provide credit card authorization at the time of the visit. This is an **elective** program and the member can decline to provide credit card information.
- A Member will not be turned away for failure to provide a credit card.
- There is no hold placed on the card at the time of authorization
- The Member is asked to sign an authorization granting permission to charge his/her card a set amount (a typical amount is \$50). Should the patient responsibility exceed the amount the member authorized for that date of service, he/she will receive a bill for the remaining balance.
- No charges are applied to the credit card until AFTER the claim has been considered by the plan and the plan indicates that the member is responsible for charges under the guidelines of coverage.
- The card information is only used for the date of service tied to the authorization. The card information is destroyed after the charge is processed or within (90) days, whichever occurs first.
- The member will receive an acknowledgement receipt of their credit card authorization at the time of service and will receive a letter in the mail confirming the final amount charged.
- Member's confidentiality is maintained. LabCorp secures credit card data and protects it within LabCorp's network. LabCorp meets payment card industry standards.
- To further ensure patient wishes, if the patient decides after leaving the patient collection center that they do not wish to authorize the credit card, they can return in person to the site where the card was initially given in order to retract the transaction

Members with questions regarding benefits or coverage amounts are encouraged to contact their insurer or Benefit Administrator.

Questions regarding this Communication may be directed to your local LabCorp managed care executive or you may call LabCorp's corporate managed care executive at 800-222-7566 ext 67762