



Talking Points for Registration & Referral Applications

(FOR HOSPITAL REGISTRATION AREAS, CENTRAL BUSINESS OFFICE, OR EBOs)

The **AccessOne® MedCard Program** is offered to all self-pay accounts that can not pay their portion of the bill by cash, check, or major credit card. This affordable payment program is sponsored by our hospital through a separate company called AccessOne MedCard. It is for all patients/guarantors who need extended payment terms to pay their hospital bill. The **AccessOne® MedCard Program** is an additional service, and our patient's best option to avoid collection agencies. To successfully promote the program discuss these 3 essential items with the patient/guarantor:

- 1. Define the AccessOne® MedCard Program:** The AccessOne® MedCard is an affordable Payment Program sponsored by this hospital to our patients and their families who need extended terms in paying medical bills not covered by insurance. This medical credit card has special features.
- 2. Discuss the Benefits to the Patient:**
 - No credit checks (all patients qualify)
 - Quote current interest rate (Variable APR, Prime plus 6%, updated the 15th of each month)
 - Affordable minimum payments
 - 12 month interest free option (12 equal payments)
 - Extended payment terms
 - No annual membership fees
 - No prepayment penalties (payments above the minimum will reduce interest expenses)
 - Convenient phone pay options (Visa, MasterCard, debit card, or monthly bank draft at no fee to the cardholder)
- 3. Estimate the Patient's Minimum Monthly Payment:** Give the patient his/her estimated minimum monthly payment by using the **AccessOne® MedCard Estimated Payment Chart** (opposite page). For example, if the patient has a \$1200 balance they could make twelve (12) on time \$100 monthly interest free payments or they could pay as low as \$39 monthly for approximately 37 months. This example is an estimate. Actual minimum monthly payments depending on the exact card balances may vary slightly from the chart. The actual term of the account will vary with the amount of monthly payments or changes in interest rates.



AccessOne®

ESTIMATED PAYMENT CHART

Patient Account Balance	Payment Percentage	Minimum Monthly Payment e	Possible Term (months) e	Patient Account Balance	Payment Percentage	Minimum Monthly Payment e	Possible Term (months) e	Patient Account Balance	Payment Percentage	Minimum Monthly Payment e	Possible Term (months) e
\$100.00	3.25%	\$25.00	5	\$5,100.00	2.25%	\$114.75	60	\$10,100.00	2.25%	\$227.25	60
\$200.00	3.25%	\$25.00	9	\$5,200.00	2.25%	\$117.00	60	\$10,200.00	2.25%	\$229.50	60
\$300.00	3.25%	\$25.00	13	\$5,300.00	2.25%	\$119.25	60	\$10,300.00	2.25%	\$231.75	60
\$400.00	3.25%	\$25.00	18	\$5,400.00	2.25%	\$121.50	60	\$10,400.00	2.25%	\$234.00	60
\$500.00	3.25%	\$25.00	23	\$5,500.00	2.25%	\$123.75	60	\$10,500.00	2.25%	\$236.25	60
\$600.00	3.25%	\$25.00	28	\$5,600.00	2.25%	\$126.00	60	\$10,600.00	2.25%	\$238.50	60
\$700.00	3.25%	\$25.00	34	\$5,700.00	2.25%	\$128.25	60	\$10,700.00	2.25%	\$240.75	60
\$800.00	3.25%	\$26.00	37	\$5,800.00	2.25%	\$130.50	60	\$10,800.00	2.25%	\$243.00	60
\$900.00	3.25%	\$29.25	37	\$5,900.00	2.25%	\$132.75	60	\$10,900.00	2.25%	\$245.25	60
\$1,000.00	3.25%	\$32.50	37	\$6,000.00	2.25%	\$135.00	60	\$11,000.00	2.25%	\$247.50	60
\$1,100.00	3.25%	\$35.75	37	\$6,100.00	2.25%	\$137.25	60	\$11,100.00	2.25%	\$249.75	60
\$1,200.00	3.25%	\$39.00	37	\$6,200.00	2.25%	\$139.50	60	\$11,200.00	2.25%	\$252.00	60
\$1,300.00	3.25%	\$42.25	37	\$6,300.00	2.25%	\$141.75	60	\$11,300.00	2.25%	\$254.25	60
\$1,400.00	3.25%	\$45.50	37	\$6,400.00	2.25%	\$144.00	60	\$11,400.00	2.25%	\$256.50	60
\$1,500.00	3.25%	\$48.75	37	\$6,500.00	2.25%	\$146.25	60	\$11,500.00	2.25%	\$258.75	60
\$1,600.00	3.25%	\$52.00	37	\$6,600.00	2.25%	\$148.50	60	\$11,600.00	2.25%	\$261.00	60
\$1,700.00	3.25%	\$55.25	37	\$6,700.00	2.25%	\$150.75	60	\$11,700.00	2.25%	\$263.25	60
\$1,800.00	3.25%	\$58.50	37	\$6,800.00	2.25%	\$153.00	60	\$11,800.00	2.25%	\$265.50	60
\$1,900.00	3.25%	\$61.75	37	\$6,900.00	2.25%	\$155.25	60	\$11,900.00	2.25%	\$267.75	60
\$2,000.00	2.75%	\$55.00	46	\$7,000.00	2.25%	\$157.50	60	\$12,000.00	2.25%	\$270.00	60
\$2,100.00	2.75%	\$57.75	46	\$7,100.00	2.25%	\$159.75	60	\$12,100.00	2.25%	\$272.25	60
\$2,200.00	2.75%	\$60.50	46	\$7,200.00	2.25%	\$162.00	60	\$12,200.00	2.25%	\$274.50	60
\$2,300.00	2.75%	\$63.25	46	\$7,300.00	2.25%	\$164.25	60	\$12,300.00	2.25%	\$276.75	60
\$2,400.00	2.75%	\$66.00	46	\$7,400.00	2.25%	\$166.50	60	\$12,400.00	2.25%	\$279.00	60
\$2,500.00	2.75%	\$68.75	46	\$7,500.00	2.25%	\$168.75	60	\$12,500.00	2.25%	\$281.25	60
\$2,600.00	2.75%	\$71.50	46	\$7,600.00	2.25%	\$171.00	60	\$12,600.00	2.25%	\$283.50	60
\$2,700.00	2.75%	\$74.25	46	\$7,700.00	2.25%	\$173.25	60	\$12,700.00	2.25%	\$285.75	60
\$2,800.00	2.75%	\$77.00	46	\$7,800.00	2.25%	\$175.50	60	\$12,800.00	2.25%	\$288.00	60
\$2,900.00	2.75%	\$79.75	46	\$7,900.00	2.25%	\$177.75	60	\$12,900.00	2.25%	\$290.25	60
\$3,000.00	2.75%	\$82.50	46	\$8,000.00	2.25%	\$180.00	60	\$13,000.00	2.25%	\$292.50	60
\$3,100.00	2.75%	\$85.25	46	\$8,100.00	2.25%	\$182.25	60	\$13,100.00	2.25%	\$294.75	60
\$3,200.00	2.75%	\$88.00	46	\$8,200.00	2.25%	\$184.50	60	\$13,200.00	2.25%	\$297.00	60
\$3,300.00	2.75%	\$90.75	46	\$8,300.00	2.25%	\$186.75	60	\$13,300.00	2.25%	\$299.25	60
\$3,400.00	2.75%	\$93.50	46	\$8,400.00	2.25%	\$189.00	60	\$13,400.00	2.25%	\$301.50	60
\$3,500.00	2.75%	\$96.25	46	\$8,500.00	2.25%	\$191.25	60	\$13,500.00	2.25%	\$303.75	60
\$3,600.00	2.75%	\$99.00	46	\$8,600.00	2.25%	\$193.50	60	\$13,600.00	2.25%	\$306.00	60
\$3,700.00	2.75%	\$101.75	46	\$8,700.00	2.25%	\$195.75	60	\$13,700.00	2.25%	\$308.25	60
\$3,800.00	2.75%	\$104.50	46	\$8,800.00	2.25%	\$198.00	60	\$13,800.00	2.25%	\$310.50	60
\$3,900.00	2.75%	\$107.25	46	\$8,900.00	2.25%	\$200.25	60	\$13,900.00	2.25%	\$312.75	60
\$4,000.00	2.75%	\$110.00	46	\$9,000.00	2.25%	\$202.50	60	\$14,000.00	2.25%	\$315.00	60
\$4,100.00	2.75%	\$112.75	46	\$9,100.00	2.25%	\$204.75	60	\$14,100.00	2.25%	\$317.25	60
\$4,200.00	2.75%	\$115.50	46	\$9,200.00	2.25%	\$207.00	60	\$14,200.00	2.25%	\$319.50	60
\$4,300.00	2.75%	\$118.25	46	\$9,300.00	2.25%	\$209.25	60	\$14,300.00	2.25%	\$321.75	60
\$4,400.00	2.75%	\$121.00	46	\$9,400.00	2.25%	\$211.50	60	\$14,400.00	2.25%	\$324.00	60
\$4,500.00	2.75%	\$123.75	46	\$9,500.00	2.25%	\$213.75	60	\$14,500.00	2.25%	\$326.25	60
\$4,600.00	2.75%	\$126.50	46	\$9,600.00	2.25%	\$216.00	60	\$14,600.00	2.25%	\$328.50	60
\$4,700.00	2.75%	\$129.25	46	\$9,700.00	2.25%	\$218.25	60	\$14,700.00	2.25%	\$330.75	60
\$4,800.00	2.75%	\$132.00	46	\$9,800.00	2.25%	\$220.50	60	\$14,800.00	2.25%	\$333.00	60
\$4,900.00	2.75%	\$134.75	46	\$9,900.00	2.25%	\$222.75	60	\$14,900.00	2.25%	\$335.25	60
\$5,000.00	2.25%	\$112.50	60	\$10,000.00	2.25%	\$225.00	60	\$15,000.00	2.25%	\$337.50	60

e means estimate

To Estimate the Patient's Minimum Monthly Payment: Using this chart, locate the balance (if known) to be placed on the AccessOne MedCard account and give the patient an estimated minimum monthly payment and possible term in months. For example (*highlighted in yellow*) you might say to your patient, "If your uncovered medical bill is \$1200, your minimum monthly payment to AccessOne MedCard would be approximately \$39 for 37 months." **Please contact our Customer Service Center at 888-458-6272 with any questions.**