A Payment Processing Solution Exclusively for Health Care Providers

As the health care delivery system moves towards a consumer-driven approach, many patients find themselves responsible for larger portions of the total cost of care. As a result, studies have shown that a growing percentage of patients are unable to cover the additional costs. In fact, once patients leave the doctor’s office, physicians will most likely only recover fifty cents of every dollar due from patients.

Secure More Payments at the Point of Care

Commerce Bank offers Commerce Point-of-Care as a solution to simplify the way your patients pay for care, while improving your payment collection process. Commerce Point-of-Care is a cloud-based payment processing solution that allows you to obtain a card authorization and take payment at the point-of-care before the patient leaves your office. This allows you to collect the exact amount a patient owes and reduce the need for additional post-care billing statements and invoices.

Product Features

- **Immediate Settlements** – settle known dollar amounts such as co-payments and outstanding balances.
- **Delayed Settlements** – calculate the patient’s out of pocket responsibility for deductible and co-insurance and then capture the patient’s authorization for that amount. Final settlement is automatic as soon as the insurance company issues the remittance advice.
- **Payment Plan** – set up recurring payments for patients without waiting for insurance settlement. Once the payment advice is received, the recurring payment is automatically adjusted to match the patient’s final balance.
- **Real-time Eligibility and Estimator** – conduct inquiries on 400 payers for a patient’s benefits status. Use the results to refine the estimated patient payment responsibility based on the patient’s plan design and current status.
- **Practice Management System (PMS) Interface** – interface with any HL7 compliant system. Centralize patient information, eliminate duplicate entries of information and improve collections.
- **Online Patient Payment** - allows patients to pay you directly online through your own website. Because patients can opt to receive a confirmation e-mail, patient billing and collections can be entirely paperless.

Benefits to Your Practice
• PCI DSS compliant cloud-based software
• Improve cash flow by obtaining authorizations and payments at the point of care
• Reduce expenses from redundant billing, invoices, and statements
• Reduce bad debt from uncollected payments
• Access real-time eligibility and benefit information
• Improve patient satisfaction – reduce patient bills after the visit
• Interfaces with hundreds of practice management systems
• All payments received are in one place for simple reconciliation and posting.

Solutions That Fit
At Commerce Bank, our goal is to make payment processing as painless as possible. We take the time to answer your questions and fully explain our payment processing solution. Our experienced and knowledgeable representatives are here to support your business and will take every measure to create a solution that matches your needs.

Learn More
We promise to ask questions to understand your business, listen to your objectives and opportunities, and solve with products and services to meet your goals. For more information about finding the right products and services for your business, please contact your Merchant Services Representative or email us at MerchantServices@commercebank.com.