

CARTI Payment and Collection Terms Disclosure

It is CARTI's policy to request payment in full at the time services are rendered. However, CARTI understands this option is not always possible or convenient for our patients. CARTI will allow you to pay over time and does not consider your account in default as long as it is being billed through CARTI's patient payment program and maintained in a current status.

CARTI Benefits to Assist You in Paying Your Current Bill

1. If you are unable to pay the amount due in full, we will allow you to make minimum monthly payments towards your balance as long as you keep your account current.
2. There is no interest charged on your CARTI balance.
3. You can easily pay with the following accepted payment methods: money order, credit card, debit card or check. There are no card processing fees charged to our patients when using credit or debit cards for payment.
4. You can easily review and pay your account online at: <https://pay.CARTI.com>

Important Disclosures

Account Contact	Please call 1.866.758.5853 or 501.296.3440 to pay your bill or with questions about any statements that you receive. Please call 501.907.8300 to notify CARTI of any third-party coverage or insurance company changes to your account. Please call CARTI Financial Counseling at 501.537.8641 with questions about your account. Please call 501.906.3000 with any other inquiries.		
Minimum Payment	The standard minimum monthly payments are \$50 or 1/6th of the balance, whichever is greater. Any non-paid minimum due will be added to your minimum required payment. Minimum Payment Terms may be extended based on arrangements made with CARTI Patient Financial Services or CARTI Financial Counseling. Payment terms exceeding an 18-month term are never extended to patients without prior approval from administration.		
Annual Percentage Rate	The rate used to compute annual percentage rate is zero (0.00%). CARTI provides this as a courtesy to allow you to pay bills over time without the burden of interest-based balance growth.		
Finance Charge	The finance charge is zero (0.00%) CARTI provides this as a courtesy to allow you to pay bills over time.		
Late Payment Fees	CARTI late payment fees are zero (\$0.00). You are not charged any late payment fees, but we respectfully request prompt payment, whenever possible.		
Processing Fees	CARTI payment processing fees are ZERO (\$0.00). As a courtesy, CARTI does not pass the cost of processing a payment to you.		
Check Payments	CARTI may process any checks received via electronic debit as soon as the day it receives the check. Please ensure that funds are available to cover the payment the same day the check is mailed as CARTI cannot guarantee any delay in processing of submitted checks. Returned checks or checks with insufficient funds may be charged a recovery fee (returned check fee) not exceeding Arkansas State Maximum of \$30.		
Future Charges	CARTI will add any future charges incurred to your account as received. Previously approved payment plan arrangements are subject to cancellation, at CARTI's sole discretion, in the event that the monthly payment amount becomes insufficient to cover the entire revised balance within an 18-month term. CARTI will contact the patient in the event a payment plan requires revision or cancellation with new terms.		
Payments	To pay by phone: Please call: 1.866.758.5853 or 501.296.3440	To pay by mail: Please send payments to: CARTI P.O. Box 94280 North Little Rock, AR 72190-4280	To pay online: Please visit: https://pay.carti.com
Accuracy	CARTI works hard to coordinate and bill all health insurance and third-party payors you made us aware of at check-in. If you believe a certain payor was not billed, please contact us as soon as possible with the information located on your benefits card. If you believe the payor paid incorrectly according to your policy, please call your insurance company or third-party payor to discuss. CARTI works hard to ensure that all patient statements are accurate, however, insurance companies occasionally may retroactively revise or subsequently adjust payments and patient responsibility information transmitted to CARTI. If this occurs, CARTI will re-balance the account upon receipt of such notification from your payor and will issue a revised statement if a balance is due. If this statement differs from your latest insurance explanation of benefits, please contact us so we may review your account.		
Disclosure	For additional information concerning any statement, please contact us using one of the methods outlined on the front of this page. Please be aware that payment processing staff may not disclose or discuss the specifics of your medical care at CARTI. For medical records, medical questions, or other inquiries related to the medical services provided to you by CARTI, please call our switchboard at 501.906.3000 . The switchboard is not to be utilized in the event of a medical emergency. If you are having a medical emergency, call 911 for immediate assistance.		

Credits

Overpayments are processed by CARTI and refunded to the patient via Mailed Check after all third-party payors finalize payment decisions, provide CARTI with a finalized remittance advice, and all filing and appeal periods afforded to CARTI have been exhausted.

No Surprises Act

Under Section 2799B-6 of the Public Health Service Act, health care providers and health care facilities are required to inform individuals who are not enrolled in a plan or coverage or a Federal health care program, or not seeking to file a claim with their plan or coverage of their ability, upon request or at the time of scheduling health care items and services, to receive a "Good Faith Estimate" of expected charges. Please contact CARTI Financial Counseling at **501.537.8641** to request an estimate, additional information regarding CARTI's compliance with the federal regulations, or to learn more about appeal rights afforded to you under federal regulations.

This document is available at your convenience in the languages listed below. Please visit <https://www.CARTI.com/for-patients/about-your-bill/>

Language options include: Arabic, Chinese, French, German, Gujarati, Hindi, Hmong, Japanese, Korean, Laotian, Marshallese, Portuguese, Spanish, Tagalog and Vietnamese.