

Amendments to the Claims:

Please add claims 7-26 as follows:

1. (original) A method of facilitating payment of adjudicated health care benefits to a health care provider on behalf of a payer comprising the steps of: loading a unique, single-use, stored-value card account with an amount equal to a single, authorized benefit payment, the card account only chargeable through a medical services terminal; generating an explanation of benefits associated with the payment; creating a computer-generated image file containing the stored-value card account number, the amount, a card verification value code, an expiration date, and the explanation of benefits; transmitting the image file by fax to the health care provider; and reconciling the charged card account to confirm that the health care provider has received payment.
2. (original) A method of facilitating payment of adjudicated health care benefits to a health care provider comprising: identifying the health care provider that renders medical services in anticipation of payment; identifying a payer that has agreed to pay the health care provider on behalf of a patient subject to preselected conditions; identifying an administrator that determines whether the medical services conducted by the service provider meet the preselected conditions by the payer, generates an explanation of benefits, and authorizes payment of the service provider for an authorized amount; intercepting the explanation of benefits and payment information transmitted from the administrator to the health care provider; acquiring a single-use, stored-value card account number and loading it with funds equal to the authorized amount; merging the stored-value card account number, the authorized amount, a card verification value code, and an expiration date with the explanation of benefits into a computer-generated image file; and transmitting the image file to the health care provider via a computer-implemented transmission.
3. (original) The method of claim 2 wherein the image file is transmitted by fax.

4. (original) The method of claim 2 further comprising the step of reconciling the charge incurred against the stored-value card account number to confirm the health care provider has been paid for the services approved by the administrator.
5. (original) The method of claim 2 wherein the stored-value card account number is chargeable only through a medical services terminal.
6. (original) A method of facilitating payment of adjudicated health care benefits to a health care provider on behalf of a payer comprising the steps of: loading a unique, single-use, stored-value card account with an amount equal to a single, authorized benefit payment, the card account only chargeable through a medical services terminal; generating an explanation of benefits associated with the payment; creating a computer-generated image file containing the stored-value card account number, the amount, a card verification value code, an expiration date, and the explanation of benefits; transmitting the image file by a computer-implemented electronic transmission medium selected from the group consisting of fax, SMTP, SMS, MMS, HTTP, HTTPS, and FTP to the health care provider wherein the electronic transmission includes a computer-generated image of a physical card; and reconciling the charged card account to confirm that the health care provider has received payment.
7. (new) A method of facilitating payment of adjudicated health care benefits to a health care provider on behalf of a payer comprising the steps of: loading a unique, single-use, stored-value card account with an amount equal to a single, authorized benefit payment, generating an explanation of benefits associated with the payment; creating a computer-generated file containing the stored-value card account number, the amount, a card verification value code, an expiration date, and the explanation of benefits; and transmitting the file to the health care provider.
8. (new) The method of claim 7 further comprising the step of reconciling the charged card account to confirm that the health care provider has received payment.

9. (new) The method of claim 7 further comprising the step of providing a computer-generated image of a physical card in the transmitted file.
10. (new) The method of claim 7 wherein the transmitted file is sent by computer-implemented electronic transmission medium selected from the group consisting of fax, SMTP, SMS, MMS, HTTP, HTTPS, and FTP.
11. (new) The method of claim 7 wherein the stored-value card account is only chargeable through a medical services terminal.
12. (new) A system for payment of health care benefits combining payment terms and an explanation of benefits, the system comprising:
an explanation of benefits describing medical services provided to a patient by a health care provider, an amount billed by the health care provider and an amount paid by the patient's insurance company; and
a payment mechanism associated with the explanation of benefits, the payment mechanism including a stored-value card account number, a payment amount, a card verification value code, and an expiration date;
wherein the stored-value card account number is linked to a unique, single-use, stored-value card account prefunded with an amount equal to a single, authorized benefit payment, and wherein the document is electronically transmitted to the health care provider as payment for the medical services.
13. (new) The system of claim 12 wherein the charged card account is reconciled to confirm that the health care provider has received payment.
14. (new) The system of claim 12 wherein a computer-generated image of a physical card is provided in the electronically transmitted document.

15. (new) The system of claim 12 wherein the electronically transmitted document is sent by computer-implemented electronic transmission medium selected from the group consisting of fax, SMTP, SMS, MMS, HTTP, HTTPS, and FTP.
16. (new) The system of claim 12 wherein the stored-value card account is only chargeable through a medical services terminal.
17. (new) A computer implemented method for combining payment of health care benefits with an associated explanation of benefits, the method comprising:
receiving an explanation of benefits related to medical services provided by a health care provider;
receiving authorization to pay at least a portion of submitted charges associated with the explanation of benefits and the associated funds for payment;
funding a unique, single-use, stored-value card account with an amount equal to the authorized payment;
merging the explanation of benefits with the stored-value card account number, the authorized amount of payment, a card verification value code, and an expiration date in an electronic file;
electronically sending the merged file to the health care provider as payment for the services.
18. (new) The method of claim 17 wherein the charged card account is reconciled to confirm that the health care provider has received payment.
19. (new) The method of claim 17 wherein a computer-generated image of a physical card is provided in the merged file.

20. (new) The method of claim 17 wherein the merged file is sent by computer-implemented electronic transmission medium selected from the group consisting of fax, SMTP, SMS, MMS, HTTP, HTTPS, and FTP.
21. (new) The method of claim 17 wherein the stored-value card account is only chargeable through a medical services terminal.
22. (new) A system for payment of health care benefits to a health care provider, the system comprising:
an administration system operable to receive a benefit claim the health care provider and to generate an explanation of benefits for the benefit claim along with an approved payment;
a card processing system operable to fund a single-use, stored-value card account with an amount equal to the approved payment, the card processing system also operable to merge the explanation of benefits with the stored-value card account number, the authorized amount of payment, a card verification value code, and an expiration date in an electronic file and to send the electronic file to the health care provider as payment for the benefit claim.
23. (new) The system of claim 22 wherein the charged card account is reconciled to confirm that the health care provider has received payment.
24. (new) The system of claim 22 wherein a computer-generated image of a physical card is provided in the electronic file.
25. (new) The system of claim 22 wherein the electronic file is sent by computer-implemented electronic transmission medium selected from the group consisting of fax, SMTP, SMS, MMS, HTTP, HTTPS, and FTP.

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