

Listing of the Claims:

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, Previously Amended) 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, stored-value card account by one or more computers with an amount equal to a single, adjudicated benefit payment, generating an explanation of benefits associated with the payment; creating a computer-generated file containing the stored-value card account number, the adjudicated benefit payment amount, a card verification value code, an expiration date, and the explanation of benefits by one or more computers; and transmitting the file by one or more computers to the health care provider.
8. (New, Previously Presented) 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, Previously Presented) 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, Previously Presented) 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, Previously Presented) The method of claim 7 wherein the stored-value card account is only chargeable through a medical services terminal.
12. (New, Previously Amended) 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 merging a stored-value card account number, an adjudicated benefit payment amount, a card verification value code, and an expiration date with the explanation of benefits into a document by one or more computers;

wherein the stored-value card account number is linked to a unique, stored-value card account prefunded with an amount equal to a single, adjudicated benefit payment, and wherein the document is electronically transmitted to the health care provider as payment for the medical services by said one or more computers.

13. (New, Previously Presented) The system of claim 12 wherein the charged card account is reconciled to confirm that the health care provider has received payment.
14. (New, Previously Presented) The system of claim 12 wherein a computer-generated image of a physical card is provided in the electronically transmitted document.
15. (New, Previously Presented) 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, Previously Presented) The system of claim 12 wherein the stored-value card account is only chargeable through a medical services terminal.
17. (New, Previously Amended) 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, stored-value card account with an amount equal to the adjudicated benefit payment by one or more computers;

merging the explanation of benefits with the stored-value card account number, the adjudicated benefit amount of payment, a card verification value code, and an expiration date in an electronic file by said one or more computers; and

electronically sending the merged file to the health care provider as payment for the services by said one or more computers.

18. (New, Previously Presented) The method of claim 17 wherein the charged card account is reconciled to confirm that the health care provider has received payment.
19. (New, Previously Presented) The method of claim 17 wherein a computer-generated image of a physical card is provided in the merged file.
20. (New, Previously Presented) 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, Previously Presented) The method of claim 17 wherein the stored-value card account is only chargeable through a medical services terminal.
22. (New, Previously Amended) 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; and

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