

To Our Patients:

In our efforts to continuously improve our patient service and office efficiency, you will be asked for a credit card number at the time you check in. That information will be held securely until your insurances have paid their portion and notified both you and us how much, if any, is your portion. At that time, any remaining balance owed by you will be charged to your credit card and it will be presented on your statement.

This will be an advantage to you, because you will no longer have to write out and mail us a check. It will be an advantage to us as well, because it will greatly decrease the number of statements that we have to generated and send out. The combination will benefit everybody in helping to keep the cost of health care down.

You can think of this as much like when you check into a hotel or rent a car; you are asked for a credit card which is imprinted and later used to pay your bill.

This in no way will compromise your ability to dispute a charge or question your insurance company's determination of payment.

If you have any questions about this payment method, do not hesitate to ask.

Sincerely yours,

The Dermatology and Skin Care Center of Birmingham

I authorize The Dermatology and Skin Care Center of Birmingham to charge outstanding patient portion balances for me and my dependents to the following credit card:

Visa MasterCard American Express Discover

Account Number: \_\_\_\_\_

Expiration Date: \_\_\_\_\_ Signature code: \_\_\_\_\_ Billing Zip Code: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Full name on card (please print): \_\_\_\_\_

## **Frequently Asked Questions about our Credit Card Policy:**

*What if I don't have a credit card, or do not want to participate? Is this mandatory?*

**No.**

*Why is The Dermatology and Skin Care Center of Birmingham requiring a credit card agreement from patients?*

This practice will improve efficiency for everyone, and lower total costs of providing service to our patients. It will also allow us to focus our energies on providing dermatologic care, rather than patient billing.

*When will my credit card be charged?*

As a courtesy to our patients, we submit claims to their insurance within a few days of providing the patient service. Claims are typically settled by insurance companies within 2-8 weeks after service was provided. Once a claim is adjudicated, your card will be charged for your portion.

*How will I know how much the charge will be?*

Insurance typically sends an Explanation of Benefits (EOB) to both the patient and the provider after claims have been settled that explains the contracted fees agreed between our office and the insurance. The EOB also shows whether any of the agreed upon fees must be paid by the patient in the form of co-pay, co-insurance, or deductible. At that time, any patient balance is due in full.

*What if I do not agree with the patient portion as specified by my insurance?*

As the customer of the insurance company, patients can exercise procedures with their insurance for handling disputed as to whether insurance or patients is responsible for a particular fee.

These procedures are typically regulated by state governments.

Our office's position is that the patient is ultimately responsibly for the cost of the service provided, up to the amount allowed by an insurance plan that our office accepts. We are not a party to disputes involving what portion of payment is the patient's versus the insurance's/ Nonetheless, we will provide our expertise to our patients as a resource to help facilitate understanding of what their insurance company communicated to them about their contract.

*What if I still do not agree wit the charge applied to my card?*

Our office's billing staff will review each patient's situation before applying a charge. In the event of any question or issue, please do not hesitate to contact our billing staff or office manager and we will work to resolve it as quickly as possible.

As a last resort, out patients should rest assured that credit card issuers typically have procedures for a cardholder to dispute a charge applied by any merchant. Credit card companies can typically suspend or reverse charges if they determine it was not appropriate.