



Credit Card on File Agreement

Dermatology Institute of Southern California has updated our billing practice regarding patient payments. All patients will be required to keep a credit card on file with our office. Your payment information will be stored on our secure servers for future transactions. Office personnel will not have access to your card. For your protection, only the last 4 digits of your card will show in our system.

In Network Patients

Payment is required for all services at the time they are rendered. We will collect applicable co-payments, co-insurance, and deductibles at the time of service. Should there be an additional amount due once your insurance has processed the claim, we will use the Credit Card on File to satisfy the account balance. If the amount being charged is over \$100 you will receive a courtesy call prior to the charge being placed. You typically receive the EOB before we do, if you disagree with the patient responsibility amount owed, it is your responsibility to contact your insurance carrier immediately.

Out of Network Patients

All balance are due at the time of service. The card on file will be charged accordingly the day of your visit/procedure

Frequently Asked Questions Regarding the Credit Card on File Agreement

Do I have to leave my credit card information to be a patient at this practice?

Yes. This is our policy, and it is a growing trend in the healthcare industry. Insurance reimbursements are declining and there has been a large increase in patient deductibles. The amount of time and effort to collect payments that will be saved will allow our office to focus more on patient care.

I always pay my bills on time. Why do I have to do this?

The entire billing process is wasteful but the few patients that we have to bill multiple times or even send to a collection's agency do cost us a lot of time and expense. Reducing unnecessary costs is essential for us to continue to accept insurance and Medicare. This new process dramatically cuts down on the administrative costs associated with billing.

Nothing is changing about how much you pay. When you come into our office and receive a service, you do so with the understanding that you are ultimately responsible for the cost of your care. We bill your insurance company for you, and we have contracts with most insurance companies that help to get you the best possible coverage for your care. The credit card on file will only cover your responsibility after your insurance pays its contracted share.

How much and when will money be taken from my account?

The insurance companies on average take approximately 2-3 weeks to process submitted claims. Whatever the allowed amount is, your copay, coinsurance, and deductible are taken into consideration. It simply depends on your individual policy what you may owe.

How do you safeguard the credit information you keep on file?

We use the same methods to guard your credit card information as we do for your medical information. The card information is securely protected by the credit card processing component of our PCI and HIPAA compliant practice management system. This system stores the card information for future transactions using the same sort of technology

that any online retailer would. We can't see the card number – only the last four numbers, giving us no way to use the card outside of the billing system. There is no way to export the card information out of our system. The only way to use it is to process a payment in our practice management system.

What if there is a payment discrepancy or I have other payment questions? Please contact our office directly to settle payment discrepancies or for other payment questions. This policy in no way compromises your ability to dispute a charge or questions your insurance company's explanation of benefits. Office phone (310) 392-1111.

Will I still receive a receipt/invoice bill by mail?

Yes. You will receive a paid receipt/invoice for each transaction by email unless USPS mail is requested.