



## Forest Dermatology, PA Credit Card on File Program Policy and FAQ

We are happy to offer a Credit Card on File program to our patients. This is a new way for you to pay your balance without receiving paper statements from us. You will still receive your Explanation of Benefits (EOB) from your insurance company showing what you owe according to your insurance contract.

**What is Credit Card on File (CCOF)?** CCOF is a system where we keep credit card information on file with a PCI compliant third party to process balances. The credit card information is NOT kept on file here in our office or on any of our computers. We use a gateway that is completely HIPAA compliant as required by law. Once we receive the EOB for the services you received, we will process the balance owed to us using the securely-stored credit card information.

**Here's how it works:** At check-in, we may still collect payment for your regular co-payment or co-insurance amount. We may not know the exact total amount that you owe us until we receive the EOB from your insurance company, which is usually several weeks later. That's when we will charge your credit card for the balance owed, if any. The amount we are collecting is the same amount that you would ordinarily receive a bill for in the mail. The difference is that you will not have to call into the office or write a check to make a payment. It will not cost you a stamp or the time to mail the payment.

**What if I can't afford the whole balance?** If you need to make partial payments over several months, CCOF will conveniently provide this option. When you sign the CCOF authorization, you can choose to set a limit of \$200 per month that will be applied automatically using the credit card on file. If your balance is larger than \$200, we will continue to collect \$200 each month until the balance is paid in full.

All fees for cosmetic and medically unnecessary services must be paid in full at the time of service. You may pay by check, cash, or credit card.

**How will I know how much you are going to charge me?** You will receive a letter in the mail from your insurance carrier that explains the cost for your office visit, how much they pay, and how much you pay according to the terms of your plan. This is called your Explanation of Benefits, or EOB. We receive the same letter that you do. It arrives 15-30 days after your appointment. We look at each EOB carefully and see what your insurance has assigned as patient responsibility. This is the same way we would normally determine how much to bill you via mail.

**When will my card be charged?** We will charge your card within about a week after we receive our copy of the EOB from your insurance company. You will not receive a notice before we charge your card, but you will receive an emailed receipt if we have your email address on file.

**What if you overdraft my account? Can you wait until the 1<sup>st</sup>/15<sup>th</sup>/end of the month to run my card?** If you are concerned about the possibility of insufficient funds, we recommend that you use a credit card for the CCOF program rather than a debit or check card. If you'd like to use a debit or check card, you can make a payment by phone or by mail to control the timing of the payment.

**How can I trust that you will keep my credit information safe?** We do not keep any credit card information on file in the office or on any of the computers we have. We use a secure gateway that is compliant with encryption standards as required by law.

**I have two insurances and I am covered at 100%, so I will never have a charge. Do I still need to give you a credit card?** Even with dual insurances, there are often times a patient still has some responsibility. Please keep in mind, we will not charge your card if you do not owe anything.

**What if I need to dispute my bill?** We will always work with you to understand your EOB, and we will refund you via the same credit or debit card if we've made a billing error. We will only charge the amount that we are instructed to charge by your insurance carrier. If you have any questions about your account, please call our billing department at 866-364-5033.