



Dear Patient,

Our practice is instituting a new Credit Card on File (CCOF) program. This will be an advantage to you and our practice. We strive to deliver outstanding personal, and patient centered care, but due to decreased reimbursement and increased collection cost, we must alter our payment policy in order to maintain our excellent standard of care. This policy is mandatory for new patients and volunteer for established patients in 2023. In 2024 all patients will be required to have a CCOF to be seen at the practice.

We will need your credit card information at the time of your next visit. Please call (513) 231-1575 to give the information securely to one of our staff or we will attempt to call you before your scheduled appointment or lastly you will be asked at the time of your visit. The information will be held in a secure gateway until your insurance has processed your visit and notifies us the amount of your share. The balance owed by you will be charged to your credit card and we will email you a receipt.

This will be convenient to you as it will make the check-in and check-out process easier, faster, and more efficient. This will in no way compromise your ability to dispute a charge or question your insurance company's determination of payment. Patient credit balances will be refunded timely or at patient request.

Please see the reverse side for commonly asked questions and our financial policy. If you have questions after reading the attached information, please do not hesitate to call.

Sincerely,

Jessica Gross,

Practice Manager

FREQUENTLY ASKED QUESTIONS

1. **What is a deductible and how does it affect me?** An annual deductible is the dollar amount you must pay out of pocket during the year for medical expenses before your insurance begins to pay. You can monitor how much you owe of your deductible by calling or checking your benefits online.
2. **What if I don't know what my insurance benefits are?** Your insurance plan is a contract between you and your insurance company, even if your employer provides it. We provide medical services and submit the claim on your behalf however, it remains the policy holder's responsibility to know their insurance policies and out of pocket cost.
3. **How will I know how much you are going to charge me?** You will receive an Explanation of Benefits (EOB) in the mail from your insurance carrier that explains how much of your visit or service they pay and how much you pay. We will receive the same EOB you do and as always, we look over each of them carefully and determine what is your responsibility. Instead of sending you a bill, we will now charge your CCOF for the amount applied to your responsibility and email you a receipt.
4. **I'm nervous about leaving you my credit card information.** We do not store your sensitive credit card information in our office. Once the card information is entered, only the last four digits of your account number is visible to our staff. Your account information is stored on a secure, compliant website and is only accessed to process your payment and email you a receipt once the payment is processed. Your credit card on file is considered protected health information under HIPAA, and therefore far more secure than most retail establishments as it relates to identity theft.
5. **What is PCI-DSS?** Payment card Industry (PCI) Security Standards Council offers robust and comprehensive standards to enhance payment card data security and reduce exposure to credit card fraud.
6. **When do I give my credit card?** You can call and give the information over the phone or in person at the time of your visit. The card is scanned with an encrypted reader and the information is securely uploaded into the gateway system.
7. **Can I use my Health Savings Account (HSA) or a Flex Spending Account (FSA)?** Yes, you can keep your HAS or FSA card on file, however, we will require an additional card to be kept on file should the funds in the account become insufficient.
8. **Isn't this policy the same as "signing a blank check"?** No, what we are doing is nothing different from what a hotel or rental car company does at each check-in. We only charge your card for the amount your insurance company states is your responsibility. We will always work with you to understand if there has been a mistake and we will refund your card if we have made a billing error. All credit card contracts give the cardholders the right to challenge any charge against their account.

FINANCIAL POLICY

1. **Insurance.** Dermatology Specialists of Greater Cincinnati participates in most insurance plans in the area, including Medicare. All patients must complete a registration form before seeing the provider. We must also obtain a copy of your driver's license and proof of insurance coverage. Every six months you will be asked to present the insurance cards for all insurances you have (primary, secondary, etc.). Additionally, it is your responsibility to promptly notify us of any changes to the insurance information you have provided us and ensuring your insurance plan doesn't require a referral. Please contact your insurance company with any questions you may have regarding your coverage or benefits.
2. **Co-payments and Deductibles.** Co-payments must be paid at the time of service to the front desk during the check-in process. Additionally, it is your responsibility to ensure that deductibles and co-insurances are paid in a timely manner. This arrangement is part of your contract with your insurance company.
3. **Claims Submission.** We will submit your claims and assist you in any way we reasonably can to help get your claims paid. Your insurance company may need you to supply certain information directly. It is your responsibility to comply with their request.
4. **Self-Pay.** If you have no medical insurance, Dermatology Specialists of Greater Cincinnati may offer a discount if payment is made at the time of service. For an initial consult with a provider, patients with no insurance will be required to pay a \$70.00 deposit prior to being seen. Any additional charges for the visit, tests or other services rendered, you will be notified and expected to pay at the end of the visit.
5. **Cosmetic.** All cosmetic procedures and products are paid in full at the end of the visit. Unopened products can be returned within seven days of purchase. We do not accept personal checks as a form of payment for these services.
6. **Credit Card on File (CCOF).** This policy is mandatory for new patients and volunteer for established patients in 2023. Starting in 2024 all patients will be required to have a CCOF to be seen at the practice. The CCOF will pay any account balance applied to your responsibility once your insurance carrier processes your claim.
7. **Nonpayment.** Please be aware that if a balance remains unpaid for 90 days, we will refer your account to a collection agency.
8. **Return Check.** The charge for a returned check is \$25 payable by cash or money order. This will be applied to your account in addition to the insufficient funds amount.
9. **Credit Balances.** Patients credit balances will be refunded timely or at patient request. Any credit balance under \$50 may not be returned without a written request after 3 years.
10. **Forms of Payment.** We accept cash, personal checks, MasterCard, Visa, American Express and Discover.