

CREDIT CARD ON FILE POLICY 2024

Dear Patients,

As you know, we are a small practice focused on delivering exceptional and personalized dermatological care to our patients. The constant changes in our healthcare system has placed more financial responsibility on our patients in the form of copays, deductibles, and/or coinsurance. With a smaller support staff, we prefer to focus our time on patient medical needs. In an effort to make our billing process as simple and efficient as possible, we will be implementing a credit card on file policy starting January 1st, 2024.

Our policy will need to be universal for all patients, even those who have supported us for years, to avoid favoritism or discrimination regardless of insurance or visit type. Your credit card on file will:

- ❖ Allow us to maintain accountability for appointments and optimize appointments for our patients.
- ❖ Cover “No Show” fees for those who fail to cancel appointments within our requested twenty-four hour cancellation window
- ❖ Cover outstanding balances that remain unpaid after ninety (90) calendar days following receipt of a statement from us.

We have partnered with a well-known credit card processor, Square, which offers industry-leading security and PCI DSS compliance, to protect your credit card information. Office personnel will not have access to your card information once you have entered the information into Square via our electronic health record. Your credit card information:

- ❖ Is considered protected health information under HIPAA
- ❖ Will be more secure than most retail establishments as it relates to identity theft.
- ❖ Will NOT be stored in the office nor in our electronic health record.

We have enclosed additional questions with answers that might arise prior to your next visit with us. If you have specific, individualized questions as it relates to this new policy, please feel free to contact our office and ask to speak with our Practice Manager, Abhi Rangarajan.

Thank you,

AVIVA Dermatology

FREQUENTLY ASKED QUESTIONS

1. What if I don't know what my insurance benefits are?

Your insurance plan is a contract between you and your insurance company, regardless if your employer sponsors it. AVIVA Dermatology provides medical services and submits the claim on your behalf, however, it remains the policy holder's responsibility to know their insurance policies and out-of-pocket expenses. We recommend you contact your insurance company to understand your expected out-of-pocket costs prior to scheduling your appointment.

2. How will I know how much you are going to charge me?

You should receive an Explanation of Benefits (EOB) in the mail from your insurance company explaining what portion of your visit they are responsible for and how much you are expected to pay approximately 4-6 weeks after your visit. We receive the same EOB as you do and will look over them carefully to determine what is your responsibility. We will only charge your credit card on file if you have an outstanding balance that is at least 90 days past due.

3. Can I still pay with cash or check at the time of my visit?

Yes, our credit card on file policy does not exclude you from paying for your visits with cash or check. We will only charge your credit card on file for an outstanding balance that is at least 90 days past due.

4. How does a credit card on file work? I'm worried about sharing my sensitive financial information.

During the check-in process, you will be asked to enter your credit card on file information. This information is not stored in the office and goes directly to Square, our credit card payment processor. Square is PCI DSS compliant and will ensure your financial information is secured. Your credit card on file is considered protected health information under HIPAA and, therefore, will be far more secure than most retail businesses as it relates to identity theft.

5. What is PCI DSS compliance?

Payment Card Industry Data Security Standard (PCI DSS) compliance means a business meets the requirements for sellers to accept, store, process, and transmit cardholder data safely and securely during credit card transactions in order to prevent fraud and data breaches. Our credit card payment processor, Square, will keep your financial information secure and is PCI DSS compliant.

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

The credit card on file policy will help reduce unnecessary costs incurred during the billing process. Reducing these costs are essential for us to continue to accept commercial insurance and Medicare. Nothing related to how much you pay for your care is changing, as that is determined by your insurance policy. We have contracts with most insurance companies to help you get the best possible coverage for your care. Your credit card on file will only be charged if you have an outstanding balance that is at least 90 days past due.

7. Is this policy like “writing a blank check”?

No, we can only charge you for what is listed as your responsibility as a patient from your EOB. We will only charge your credit card on file if you have an outstanding balance at least 90 days past due. If there are any billing errors, we will work with you to resolve them as soon as possible.

8. What if there is a problem with my bill and I don’t notice it until after the payment is processed?

Please let us know as soon as possible if you notice any issues with your bill so we can work with you to resolve them. Your insurance policy may specify a deadline to submit appeals. Once your claim is finalized, we will be sure to refund you any credit on your account, if applicable.

9. Can I use my Health Savings Account (HSA) or Flex Spending Account (FSA)?

Yes, but we will require an additional card to be kept on file should the funds in the account become insufficient.