

Secured Credit Card Policy

Poole Dermatology has a secure method through our Authorize.net gateway connection to establish a credit card on file program to make our billing services more efficient and secure for all patients. Poole Dermatology will never maintain or document credit card numbers within the patient account, medical record, nor within our facility. Card on File agreement will only be referenced by the last four digits of the card.

Authorization for Card On File Payments

I understand that once my insurance company has reviewed the information with respect to my health care visit, Poole Dermatology and I will receive an Explanation of Benefits (EOB). Poole Dermatology's billing department will review the EOB for claims processing accuracy. In the event that we feel a claim has been denied in error or processed incorrectly, the insurance department will re-bill and/or appeal the claim as needed before any remaining patient balance is billed to my card on file. All correctly processed claims will state any balance to be paid by me for my health care visit. I agree that Poole Dermatology may charge my credit/debit, HSA card on file for any remaining balance due when they receive a copy of the EOB. Furthermore, if my card is expired or no longer valid, I agree to provide Poole Dermatology an updated credit/debit, HSA card. If there is a remaining balance due more than \$250.00, you will receive a courtesy call prior to your card being charged at the phone number listed below. This Authorization form is in conjunction with any forms currently on-file with our office.

I authorize Poole Dermatology to charge the patient-responsible balances (e.g. co-pays, co-insurance, deductibles, non-covered services, elective items) on my account to the following credit/debit, HSA card:

Last 4 digits of my credit card: _____ Visa____ MasterCard____ Discover____ American Express____

Signature: _____ Date: _____

Patient's Name: _____

Email for Receipts: _____

Best Contact Phone #: _____

-This is a system everyone should be comfortable with— just like any hotel or rental car agency: All patients of Poole Dermatology will need to have a credit, debit or HSA card encrypted and securely stored. Once your insurance company has processed all charges and we receive their approval of exact patient responsibility, your card will be charged the remaining balance you owe, if any.

-Our system is vastly more secure than giving your credit card information over the phone or handing your card to a waiter in a restaurant: The card information is not available to our office staff, but is immediately encrypted and then securely stored with Authorize.net, our gateway provider.

-You remain in control: A receipt will be mailed to you along with a detailed explanation of services outlining the amount that your insurance has paid and the remaining balance that was owed for your dermatology visit. We will extend a courtesy call prior to charging the card on file **if the charges exceed \$250.00**. We doubt there will be issues, but you remain in control by being able to decide/change which card is kept encrypted on file at any time.

-We appreciate your faith in us!: We are fortunate to have your trust in delivering health care to you, and we are confident that this policy will insure a safer and more efficient billing process for all, helping to keep health care cost down.