

## Frederick Dermatology Associates Financial Policy

Frederick Dermatology uses a secure web-based credit card payment solution. Your credit card information is stored in a compliant site which meets the Payment Card Industry Data Security Standards (PCI/DSS). Please present a valid credit or debit card.

Your insurance company will be billed charges for today and any future appointments. By signing this form, you agree that any remaining allowed amount (i.e., coinsurance/deductible) that is due as the **patient's responsibility will be charged automatically** to your credit card on file. A receipt will be emailed to you immediately when a transaction is processed. This method of payment eliminates paper statements being generated and mailed to you, a cost savings, and to provide you an easier and more efficient way to resolve the balance on your account.

This in no way will compromise your ability to dispute a charge/payment or question your insurance company's explanation of benefits. If you have any questions, please do not hesitate to ask.

Cosmetic procedures are not reimbursed by health insurance plans and full payment is expected at the time of the procedure.

I authorize Frederick Dermatology Associates, LLC to charge my credit card the outstanding balance on my account. Please indicate which card: Credit Card \_\_\_\_\_ Debit Card \_\_\_\_\_

**Please circle: Visa   MasterCard   American Express   Discover**

**Last 4 digits on card:** \_\_\_\_\_      **Expiration Date:** \_\_\_\_/\_\_\_\_/\_\_\_\_

Patient's Name \_\_\_\_\_ D.O.B \_\_\_\_\_

Name on card (please print) \_\_\_\_\_

City and Zip of Card Holder \_\_\_\_\_

Email Address \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

### **Cancellation/No-Show Policy**

***Frederick Dermatology Associates requires a 24-hour notice when canceling a medical appointment. I understand that I will be liable for a charge of \$40.00 if I fail to give such notice or if I am a no-show. A 72-hour cancellation notice is required for a cosmetic/surgical/aesthetician appointment. I understand that I will be liable for a charge of \$100.00 if I fail to give such notice or if I am a no-show.***

# Frederick Dermatology Associates

## FAQ Regarding the Financial Policy



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

Yes. This is our policy. You have the option to seek dermatologic care elsewhere if you do not want to accept our policy. We appreciate that you have a choice and respect your decision if you decide to go elsewhere.

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

The insurance companies on average take approximately 2 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. Once the insurance explanation of benefits is received and posted to your account, **any patient financial responsibility will be processed automatically on the debit or credit card you leave on file.**

### **Which secure software system are you using and how does it work?**

The software system is Zeamster, a Nationwide Payment Solution System. This system is compliant with the Payment Card Industry Data Security Standards (PCI DSS). No data is stored on our local computers or servers. All customer payment account numbers are encrypted as soon as they enter the Zeamster system. The data is stored in geographically remote and fully redundant high security data centers.

### **What are the benefits?**

It saves you time and eliminates the need to write checks, buy stamps or worry about delays in the mail. Plus, if you have a rewards program linked to your card, you can earn rewards for bills you already pay.

### **What if there is a payment discrepancy or I have other payment questions?**

Please contact our billing specialist directly to settle payment discrepancies or for other payment questions.

### **Will I still receive a paper bill by mail?**

No. We want to eliminate printing and mailing statements.