

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 charged \$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 charged \$100.00 if I fail to give such notice or if I am a no-show.

Frederick Dermatology FAQ Regarding Our Financial Policy

Do I have to leave a credit or debit card on file to be a patient?

Yes. A valid credit or debit card on file is required for all patients. While we understand this policy may not be right for everyone, we respect your decision if you choose to seek dermatologic care elsewhere.

When will my card be charged?

- **Medical no-shows or cancellations within 24 hours:** A **\$40** fee will be charged.
- **Cosmetic or surgical no-shows or cancellations within 72 hours:** A **\$100** fee will be charged.

After your insurance company has processed your claim and we have received your Explanation of Benefits (EOB), any remaining patient responsibility—including deductibles, copayments, coinsurance, and non-covered services—will automatically be charged to the credit or debit card on file.

Will I receive a phone call before my card is charged?

No. To provide consistent, fair, and efficient service to all patients, Frederick Dermatology Associates does not make courtesy phone calls before processing charges. Once your patient responsibility has been determined or a cancellation/no-show fee applies, the card on file will be charged in accordance with this policy. Applying this policy consistently allows us to treat every patient equally while keeping administrative costs as low as possible.

Can I be seen if I have an outstanding balance?

Patients are expected to keep their accounts current. If you have an outstanding patient balance, payment will be required before future routine appointments can be scheduled or completed. If you believe your balance is incorrect, please contact our billing department before your appointment so we can review your account.

How is my payment information protected?

Your credit or debit card information is securely stored through **Zeamster**, a PCI DSS-compliant payment processing system. Card information is encrypted immediately and is never stored on our office computers or servers.

What are the benefits of keeping a card on file?

- Convenient, secure payments
- No need to write checks or purchase stamps
- Avoids delayed or missed payments
- Helps keep your account current
- May allow you to earn credit card rewards on healthcare expenses

What if I have a billing question or believe a charge is incorrect?

Our billing team is happy to review your account and answer any questions. Please contact our office promptly if you have concerns regarding a charge or need assistance understanding your balance.

Will I receive a paper bill by mail?

No. In an effort to reduce paper waste and postage costs, Frederick Dermatology Associates does not routinely mail paper statements.