# Frederick Dermatology Associates Financial Policy

Frederick Dermatology Associates uses a secure, web-based credit card payment solution. Your credit or debit card information is securely stored by a payment processor that meets Payment Card Industry Data Security Standards (PCI DSS) requirements. Please present a valid credit or debit card at check-in so that we may securely maintain your payment information on file.

Your insurance company will be billed for today's services 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. The card on file will not be used to collect payment for VA-authorized services or VA copayments, but will be utilized for the collection of late cancellation and no show fees.

Maintaining a credit or debit card on file does not affect your right to dispute a charge, question a payment, or contact your insurance company regarding its Explanation of Benefits (EOB). If you have any questions about our credit card policy or how charges are processed, please do not hesitate to ask. We are happy to assist you.

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.***

# FAQ Regarding the 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?**
After your insurance company has processed your claim and we have reviewed 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. Additionally:

- **Medical no-shows or cancellations** within 24 hours of your appointment will be charged a $40 fee either upon cancellation or the next business day.
- **Cosmetic or surgical no-shows or cancellations** within 72 hours of your appointment will be charged a $100 fee either upon cancellation or the next business day.

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

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.

**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 appointments so we can review your account.

**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

**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.

**Does the card-on-file policy apply to VA patients?**

VA Community Care patients are required to maintain a card on file as part of the practice's standard financial policy. The card on file will not be used to collect payment for VA-authorized services or VA copayments that are the responsibility of VA. The card on file may be used for services or charges that are properly determined to be the patient's responsibility, such as:

•Late cancellation or no show fees
•Patient-elected elective products or services that are not covered by VA
•Patient-elected cosmetic services