



To Our Patients:

In our efforts to go green and be a paperless office, we have implemented the following policy.

If we are providers for your insurance company, you will be asked for a credit card number at the time you check in and the information will be held securely until your insurances have paid their portion and notified us of your financial responsibility. At that time, any remaining balance due Palm Harbor Dermatology will be charged to your credit card. If we are NOT providers for your insurance plan, the office policy remains the same: you will pay in full at the time of your visit, we will file your medical claim to your insurance company as a courtesy, and after receiving an Explanation of Benefits (EOB) from your insurance company, any credits will be refunded to you by your insurance plan or our office. **It is in your best interest to understand your insurance plan.**

This credit card policy will be an advantage to you as you will no longer have to prepare and mail us checks. It will be an advantage to us as well, since it will greatly decrease the number of statements that we have to generate and post in the mail. This policy benefits everybody by keeping the costs of health care down, and by allowing us to concentrate first and foremost on your medical needs.

Our credit card on account policy in no way will compromise your ability to dispute a charge or question your insurance company's determination of payment.

Co-pays, co-insurances, and deductible amounts will, of course, still be due at the time of your visit.

Please note, any charges over \$100 will receive a courtesy call to advise we will be charging this to your credit card on file.

If you have any questions, please do not hesitate to ask.

I authorize Palm Harbor Dermatology, Amy S. Ross, MD, to charge outstanding balances on my account to the following credit card. If the billing address for this credit card differs from your home address, please advise the billing address. Thank you.

Visa ____ MC ____ AmEx ____ Disc ____ Care Credit ____ Other ____

Account Number _____ Exp Date _____

Name on card (PRINT) _____

Patient Name _____

Signature _____ Date _____

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Frequently Asked Questions About the Going Green Policy

1. Is my credit card secure?

This office has adopted an electronic medical record. There are no paper records. All medical offices and institutions will be required to comply with this federal mandate in the near future. Your credit card information will be entered into the computer adjacent to your social security number. The system is completely secure, and there will be no paper copy of your credit card number floating around.

2. Why am I being asked to leave this information?

This credit card will be used to cover any expenses not reimbursed by your insurance. Unfortunately, "incidentals" are often unexpected until your insurer sends out an explanation of benefits. Unlike some offices, dermatology offices often provide services not included in a regular office visit (biopsies, destructions, etc). These services are evaluated individually by your insurance, and may result in additional patient responsibility.

Leaving this information in advance cuts down expenses significantly, and saves paper. There are 4 steps in collection that this policy will save: printing a statement, mailing the statement, writing a check (or printing your CC number), and sending the statement back. Everyone is looking for ways to cut expenses, and this simple process will provide significant savings to everyone.

3. I know my insurance and co-pay, why do I need to leave the information?

If you have ever tried to call your insurance company, you can understand this completely. Despite our best efforts at calling insurance companies to verify benefits, we are frequently given incorrect information. We have been told individuals were eligible when their plan had actually expired. We have been told co-pays were \$25, when they are actually \$50. All of this adds up quickly.

4. Do I have any other options?

Yes. You may pay our fees in full at the time of service. We will then refund you promptly when your insurance company determines payment.

5. May I revoke my number at any time?

Yes. Once your insurance has paid your claim (you will receive a copy of your explanation of benefits in the mail from your insurer), you may call us, and we will delete the information.