



## Credit Card on File Policy

Turner Dermatology requires a credit card on file at time of booking any appointments, both medical and cosmetic. We understand that this may be different from what you have been used to, but it is not uncommon for medical practices to require a card on file. Here are some FAQs to help you understand what this means for you.

**Why the change?** Due to the evolving healthcare landscape – particularly the rise in high-deductible health plans – a greater portion of medical costs is now the patient's responsibility. When you receive services in our office, you do so with the understanding that you are ultimately responsible for any balance not covered by your insurance. To ensure accounts are handled promptly and do not become overdue, we require a secure method of payment on file.

*Please note: this policy does not change what you owe. It simply ensures a clear and consistent process for payment of your existing financial responsibility.*

**Is this policy mandatory?** Yes. A valid credit card on file is required to schedule all medical and cosmetic appointments. This policy applies to all patients.

*Please note: Cards for your Health Savings (HSA) or Flex Savings (FSA) will not be accepted as an active credit card on file. You will have the opportunity to pay your bill using this method before being charged*

**How is my credit card information protected?** Under HIPPA, we are under strict state and federal guidelines to protect patient privacy, and your card on file is considered protected health information and is therefore encrypted in our medical data base. Office personnel will not have access to your card information. Only the last 4 digits of your card will show in our system.

*Please note: If you decline to maintain a credit card on file, we reserve the right to decline scheduling or providing non-emergency service and will refer you to another provider or practice for ongoing care.*

**When will my card be charged?** After your visit, we will submit your claim to your insurance company. Once your insurance has processed the claim, they will determine the portion that is your financial responsibility, including any deductibles, co-insurance, co-pays, or noncovered/denied services. You will then receive a paper statement outlining the balance due. If a balance remains after insurance has processed your claim, you will have 30 days to pay or contest your balance. After 30 days, any remaining balance will be charged to your card.

*Please note: It is the patients responsibility to ensure that we have a current and accurate email address on file so that these notifications are received in a timely manner.*

**What if I don't have a credit card or refuse to provide one?** We understand that some patients may be hesitant. However, this policy is required for all patients. If you cannot provide a card, you may be asked to pay your estimated balance in full at the time of service. This is our office policy and refusal to participate may mean that our providers are unable to see you.

**What if I have a question about a charge?** We will always be happy to work with you if you think there has been a mistake. Please contact our billing manager at (610) 735-6112 to discuss any issues. Our billing manager is there to assist you with any billing inquiries. Please note that our front desk staff cannot assist with billing concerns.

