

Dermatology Partners of the North Shore, LLC
400 Skokie Blvd, Suite 475
Northbrook, IL 60062

Patient Credit Card on File Agreement

Dermatology Partners of the North Shore has implemented a new credit card policy. We kindly request our patients' guardian/guarantor for a credit card which may be used later to pay any balance due on your account.

Co-pays, deposits, and fees for non-covered services are still due at the time of service.

At registration and/or check-in, your credit card information will be obtained and kept securely until your insurance(s) have paid their portion and notifies us of the balance due, if any. At that time, you will be sent an electronic statement, to your patient portal, which you will have 30 days to pay. After 30 days, if the bill remains unpaid, we will charge the authorized credit card. A receipt for that charge will be sent to the e-mail on file.

If needed, please contact our billing department to set-up a monthly payment arrangement that works with your needs. We do not want to cause our patient's any undue hardship.

If you have any questions about the card-on-file payment method, please do not hesitate to let us know.

By signing below, I authorize Dermatology Partners of the North Shore to keep my signature and credit card information securely on-file in my account. I authorize Dermatology Partners of the North Shore to charge my credit card for any outstanding balances when due. These balances could be, but are not limited to copayment, deductible, co-insurance, non-covered services, or payer claim denials. I certify that I am an authorized user of this credit card and that I will not dispute the payment with my credit card company; so long as the transaction corresponds to the terms indicated in this form.

Visa	MasterCard	American Express	Discover
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Credit Card Holder's Name: _____			
Last 4 digits of Credit Card: _____			
Expiration Date: _____			

If you wish to leave this credit card on file for other patient(s), please print name(s) below:

Patient Full Name: _____ <i>(Please Print)</i>
Patient Full Name: _____
Patient Full Name: _____

Patient/Guarantor Signature: _____

Date: _____

Frequently Asked Questions Regarding the Credit Card on File Agreement

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

Yes. This is our policy, and it is a growing trend in the healthcare industry. Insurance reimbursements are declining and there has been a large increase in deductible/coinsurance/copay portions. These factors can drive offices to see more patients for shorter periods of time or in some cases to stop accepting insurance all together. We have decided to focus on becoming more efficient in our billing and collections processes instead.

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

The insurance companies take approximately 2-6 weeks to process submitted claims. Whatever the allowed amount is, your copay, coinsurance, and deductible are taken into consideration. What you may owe depends on your individual policy. Once the insurance explanation of benefits is received/posted to your account an electronic statement will be generated and sent showing your portion. You will have 30 days to send an alternative form of payment if you prefer.

How do you safeguard the credit information you keep on file?

We use the same methods to guard your credit card information as we do for your medical information. Card information is securely protected by the credit card processing component of our HIPAA compliant practice management system and credit card manager. This system stores the card information for future transactions using the same sort of technology that any online retailer would. We can't see the card number – only the last four numbers, giving us no way to use the card outside of the billing system. There is no way to export the card information out of our system.

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

Please contact our billing department directly to settle payment discrepancies or for other payment questions. This policy in no way compromises your ability to dispute a charge or questions your insurance company's explanation of benefits.

Will I receive a paper bill by mail?

No. You will receive one electronic statement, generated to your patient portal, which will show what will be charged to your card in 30 days. If you prefer to pay by an alternative method, you may do so during that period. If you do not wish to make any payment method changes, just hold onto the statement for your records and your card will be charged.