



## Card on File Policy

Madrona Dermatology is committed to efficiency and reducing waste. Our goal is to make the billing process as efficient and simple as possible. We require that you provide a credit card, debit card or HSA card on file with our office. When you come in, we will scan your card and your payment information will be stored in a HIPAA compliant, secure software for future payments of medical bills. Your card on file can only be used for medical bills. It cannot be accessed to pay for products or cosmetic services. Office personnel will not have access to your card. For your protection, only the last 4 digits of your card will show in our system.

**Your card on file will be used to pay account balances after insurance claims adjudication.**

- Once your insurance has processed our claim, they will send an Explanation of Benefits (EOB) to both you and our billing service, West Coast Dermatology Billers (WCDB), showing what your total patient responsibility is. You typically receive the EOB before we do so if you disagree with the patient responsibility amount owed, it is your responsibility to contact your insurance carrier immediately.
- If your total amount owed is \$200 or less, our billing service will process the entire payment with your card on file. If it is over \$200, you may pay by check, Visa, MasterCard, American Express, Discover, debit or HSA card. If we have not received full payment by the next billing cycle, our billing service will charge up to \$200 each billing period (every 28-30 days) until your balance is paid in full.
- If you would like to pay over the phone or have questions about your bill, call West Coast Dermatology Billers at 1-888-541-9232.
- If you do not have a credit, debit or HSA card to put on file, we will not require one for your first visit. Thereafter other arrangements may be made and your balance will need to be at zero prior to your next appointment.

**Notes:**

- During the time you leave a card on file, if it expires or otherwise becomes uncollectable, we will expect you to promptly provide a new means of payment.
- Credits on your account, after your insurance claim has been adjusted, will be returned to the card on file.
- Should your card be mistakenly run, we will immediately issue a refund.
- Ultimately, you are responsible for knowing what services are covered, how often, and how much of the cost is your responsibility. You will be responsible for any portion of services that your insurance does not cover.

**Card on File Authorization**

I agree to place my card on file to be charged by Madrona Dermatology. I authorize their staff and/or billing service to utilize my card for the purposes stated above.

Name of guarantor as it appears on card (please print): \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**If this card can be used for anyone other than the guarantor specified above, please list them here:**

Patient: \_\_\_\_\_ DOB: \_\_\_\_\_ Patient: \_\_\_\_\_ DOB: \_\_\_\_\_

Patient: \_\_\_\_\_ DOB: \_\_\_\_\_ Patient: \_\_\_\_\_ DOB: \_\_\_\_\_