

Clear Dermatology

Credit Card on File Policy & FAQ

Clear Dermatology is committed to reducing waste and inefficiency and making our billing process as simple and easy as possible. Starting January 1, 2022, we require that you provide a Credit Card on File with our office. Your payment information will be stored with PNC Bank's Payer Express for future transactions. Office personnel will not have access to your card once it is downloaded to Payer Express.

Credit Card on File will be used to pay account balances, after insurance adjudication, which remain unpaid after 60 days and copays/balances due for Telehealth Visits only. Once your insurance has processed your claims, they will send an Explanation of Benefits (EOB) to both you and our office 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. You will also receive a statement with balance due from our billing office.

Please Note:

- While your credit card is on file, if it expires or otherwise becomes uncollectable, we will expect you to promptly provide a new means of payment.
- 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.
- To avoid any issues of discrimination or favoritism; all patients will be required to have a credit card on file regardless of insurance or visit type.

FAQs

When I booked my appointment, the receptionist told me I must keep a credit card on file with the office. I've never heard of that before.

Credit Card on File (CCOF) is becoming the new standard in the healthcare industry nationwide, and soon all high-quality medical practices that continue to accept insurance, will adopt it. Due to the Affordable Care Act and the Health Exchanges, patients are seeing massive increases in their deductibles while doctor's offices are seeing a decline in reimbursements. These factors combined are driving many doctor's offices to either squeeze more patients into shorter periods of time or to stop accepting insurance. We would like to continue to run a reasonably paced practice while continuing to accept insurance and incorporate CCOF to do so without extending valuable staff time into the billing process.

How does CCOF work? I'm nervous about giving up my sensitive financial information.

Collection of CC information will be via electronic or paper authorization forms. Once your card information has been uploaded to Payer Express, all electronic and hardcopies of paper forms will be destroyed.

I always pay my bills on time. Why do I have to do this?

The entire billing process is wasteful but the few patients that we must bill multiple times or even send to a collection's agency do cost us a lot of time and expense. Reducing unnecessary costs is essential for us to continue to accept commercial insurance and Medicare. This new process dramatically cuts down on the administrative costs associated with billing. Nothing is changing about how much you pay. When you come into our office and receive a service, you do so with the understanding that you are ultimately responsible for the cost of your care. We bill your insurance company for you, and we have contracts with most insurance companies that help to get you the best possible coverage for your care. CCOF will only be utilized in the event your balance remains unpaid after 60 days.

You are still responsible for payment when your statement is received.

Your CCOF will only be charged in the event your balance remains unpaid 60 days after your insurance has reviewed and adjudicated your claim. You will still receive a statement and are responsible for payment. If you would like to discuss the terms of a payment plan or ask questions about your bill, you may do so if you contact our billing department promptly.

Telehealth Visits: copays and balances due will be charged to your CCOF on the date of service unless other arrangements have been made in advance.

What if there is a problem with my bill and I don't notice it until after the payment processes?

We hope that this doesn't happen. And although we embrace technology in this office, we routinely review the accuracy of claims processed by insurance and will contact you if WE find a problem. But, if you find a problem, call us and we'll investigate it. If we owe you money, we will assist you in requesting a refund from our billing office.