

Credit Card on File Policy

Effective March 1, 2022, Hudson Dermatology is implementing a payment policy requiring that you provide a credit card on file with our office. We run payments through our electronic health record system, Modernizing Medicine, (ModMed), a HIPAA compliant secure credit card processor. We will store your payment information on ModMed's secure servers and make it available for future transactions. Our office staff will not have access to your card, only the last four numbers. A valid credit card, debit card, HSA or FSA card will be accepted.

Your credit card on file will be used to pay account balances after insurance adjudication or provide refunds. Once your insurance has processed your claims, they will send an Explanation of Benefits (EOB) to both you and our office, showing your total patient responsibility. 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.

We will notify you, by email and text, THREE (3) DAYS BEFORE we charge your card. This will allow you the opportunity to call our office if this presents a problem for you or if you need to update your card on file. In addition, a receipt will automatically be sent to your email on file after the payment has been processed.

The Payment Policy you signed when you enrolled with our practice states you are responsible for paying claims not covered by your insurance company. This is just another form of collecting that payment. Nothing is changing about how much you pay. When you come to our office and receive a service, you do so with the understanding that you are ultimately responsible for the cost of your care.

Authorization

I, the undersigned, authorize Hudson Dermatology, PC, to charge my credit card outstanding amounts for services rendered that my insurance company identifies as my financial responsibility. This authorization relates to all payments not covered by my insurance company for services provided to me by Hudson Dermatology, PC.

This authorization will remain in effect until I cancel this authorization. To cancel, I must give a 30-day notification in writing, and the account must be in good standing.

Patient Name (print) : _____

Patient Signature : _____ Date : ____ / ____ / ____

Credit Card on File FAQs



H U D S O N
D E R M A T O L O G Y

Why is Hudson Dermatology implementing a credit card on file policy?

The current healthcare market has resulted in insurance plans increasingly transferring costs to you, the patient. In addition, many insurance plans require deductibles, co-insurance, and copays in amounts that are unknown to you or us at the time of your visit. To manage payments easier for both our patients and our staff, we will now ask you for a credit card at check-in.

What types of payments will be processed using my credit card on file?

Cards on file will be used for:

- Copays – In the future, we will ask you if you want to use your card on file to pay your copay for that day's visit.
- Deductibles – Your card on file will be utilized to settle any deductible amount due after your insurance plan has paid its portion for your visit or service.
- Co-Insurance – Your card on file will be utilized to pay for your patient responsibility not covered by insurance.
- Outstanding Balances – If your account has a previous unpaid balance, your card on file will be used to settle that outstanding balance.
- Credits on your account – If we owe you money after your insurance claim has been adjusted, it will be returned to your credit card on file.

If you need help satisfying your financial responsibility, please reach out to work out a payment plan.

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

We have to be fair and apply the policy to all patients. We have wonderful patients, and we know that most of you pay your balances. However, the few patients that we have to bill multiple times or even send to a collection agency cost us a lot of time and expense. Reducing unnecessary costs is essential for us to continue to accept insurance and Medicare. This new process dramatically cuts down on the administrative costs associated with billing.

What are the benefits to me?

Patients who have a credit card on file will no longer have to worry about mailing in payments or calling to make them by phone. It will also make check-in and check-out easier, faster, and more efficient. In addition, our office staff can spend their time on things we think are more important, like following up with insurance claims, helping patients on the phone and in-person, and working to make your visit the best it can be.

What if I need to dispute my bill?

We will always work with you to understand if there has been a mistake. We will only charge the amount that we are instructed to by your insurance plan in the EOB they send to us. 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 refund it promptly to your card on file.