



Credit Card on File Policy

Thank you for choosing Omni Dermatology, INC for your dermatological needs. We are committed to providing you with exceptional care, as well as making our insurance billing processes as simple and efficient as possible. Recent shifts in the healthcare industry have resulted in insurance companies increasingly transferring costs to our patients, you, the insured. This is driving many practices to adopt new financial policies to enable more efficient operational processes.

To streamline our billing and payment system and to provide a seamless, convenient way for patients to pay their bills, effective November 1, 2019, Omni Dermatology, INC will require all patients keep an active credit card on file with us. Your credit card information will be safely held on a secure, encrypted site. No financial information will be available to our staff, held in our system, or at our office.

We will bill your insurance company first and upon their determination of benefits, we will only charge your credit card when they inform us of patient responsibility. Circumstances when your card would be charged include but are not limited to; \$50 fee for missed or cancelled appointments without 24-hour notice, missed co-payments, deductible and co-insurance, any non-covered services and/or denial of services.

- Once your insurance has processed your claims, they will send an Explanation of Benefits (EOB) to both you and your office showing the amount of your total patient responsibility. You will typically receive the EOB before we do, so if you disagree with the patient responsibility balance owed, it is your responsibility to contact your insurance carrier immediately.
- When we receive the EOB, we will enter all pertinent payment information into our system. At that time, any remaining balance owed by you will be charged to your credit card.

If the credit card we have on file for you changes, please notify us IMMEDIATELY. If we run your credit card and it is denied for any reason, we reserve the right to charge an additional \$25 declined fee if we are not able to run a new credit card within 7 days

If there is a problem with your bill/claim and it is brought to our attention after your credit card payment is processed, we will investigate it and if any credit is due, it will be refunded to the same card in a timely manner.