

## To Our Valued Patients:

Thank you for choosing Skin Care Specialty Physicians for your Dermatological health care needs. We wanted to make you aware of our new office policies we will be implementing as of January 2, 2019. As you know if you have ever checked into a hotel or rented a car, the first thing you are asked for is your credit card information, which is kept on file and later used to pay your bill. This is an advantage for both you and the hotel or rental company, since it makes checkout easier, faster and more efficient.

We will be implementing a similar policy beginning January 2, 2019. We will be asking that you provide us with your credit card information to prevent carrying balances on your account. The information will be held securely in a protected system until your insurances have paid their portion and notified us of the amount of your share. At that time, any remaining balance under \$100 owed by you will be charged to your credit card, as will any missed appointment fees. You will receive a copy of the charge by e-mail. If the charge is over \$100, you will be called as a courtesy before charging your credit card.

This will be an advantage to you, since you will no longer have to write out and mail us payments. It will be an advantage to us as well, since it will greatly decrease the number of statements that we have to generate and send out. As well as **refunds** if applicable after insurance adjustments. Everyone will benefit in helping to keep down the overall cost of health care.

This will in no way change or compromise your ability to dispute a charge or question your insurance company's determination of payment. As always you will receive your "Explanation of Benefits" from your insurance company. If you have any questions about this payment method, do not hesitate to ask.

- Any copays, coinsurances and deductibles are due at the time of visit.
- When cancelling or rescheduling, each patient is required to provide at least a **24 hours' notice**. Failure to do so will result in a **\$25 fee** for the first missed appointment and **\$50 fee** for any additional missed appointments.
- If a patient arrives more than **15 minutes after** the scheduled appointment time, the appointment may need to be rescheduled. Please call the office **410-252-9090** if you believe that you will not arrive on time.
- It is the patient's responsibility to notify the office of any demographic changes, including insurance information, phone numbers and address.
- If your insurance requires a **Referral**, it is the patient's responsibility to make sure we have it on file for each appointment including follow ups. If you are seen without a referral you will be financially responsible for the full amount at the time of that visit.

We look forward to continuing to provide our patients with exceptional dermatological care and services.