

Effective April 1, 2013, our office will request a credit card to be put on file for each patient account. **We will still continue to file your insurance;** however, we have had an increased problem collecting what insurance does not pay (co-pays, deductibles, percentage after insurance pays) and steadily declining insurance reimbursement. Our policy has always been payment at the time of service but circumstances now dictate that we must enforce this policy to stay in business. We take high priority in protecting your credit card information and have included a list of commonly asked questions and answers below. If you have a question that is not listed, please ask us.

1. WHY is my credit card information being collected?

We will still file your insurance but it is not possible for us to know the exact amount due from you after insurance pays. It is unfortunate that the majority of the bills we send out are not returned with payment and this is after we have had delayed payment for services and provided the resources to file the insurance. Therefore, we have to secure payment on balances remaining after insurance has paid at the time of service. Insurance negotiates lower fees and each insurance plan is different so we cannot know details of each and every plan until the claim is submitted and paid. However, we can offer you the maximum dollar amount of your bill.

2. How and when will I know what amount will be charged to my credit card?

You will receive a receipt for any amount paid at the time of service and your insurance company will send you an explanation of benefits stating the total amount due after they have paid. The difference in the two should be the amount reflected on your credit card statement. Depending upon your insurance company, your explanation of benefits will arrive via US Mail or you may have been given online access by your insurance company to view your explanations. At the time of service, our office staff will also be able to provide you with the maximum dollar amount of your bill.

3. How is my credit card information stored and is it safe?

The software we use is PC Charge. PCCharge is a PA-DSS 1.2 (Payment Application Data Security Standards) validated PC POS solution that features many security safeguards and anti-fraud controls. Compliance with the PCI Data Security Standard (PCI DSS) is vital for all merchants who accept credit cards, online or offline. DeVore Dermatology is PCI compliant. We also have an outside IT company responsible for maintaining firewalls.