

M D Aesthetics and Dermatology Credit Card on File:

All patients of M D Aesthetics and Dermatology are required to keep an active credit card, in addition to any HSA/FSA cards on file for payment of outstanding balances. Payment is due immediately upon your insurance finalizing a claim. You will receive a statement via mail and/or email, at the time that we process the charges to your credit card on file. In the case that your HSA/FSA card is declined, your regular credit card will be charged.

If the balance due is over \$350 you will receive a courtesy call at the telephone number(s) we have on file before charging your card.

Please note that your regular credit card will be charged for outstanding balances resulting from: HSA and FSA payment denials of insurance coverage for medical services and products, insurance co-payments and coinsurance, insurance deductibles, late cancellation and appointment no show fees, and any other charges related to your care to which you have been made aware of.

After charges are processed, a receipt for the amount charged can be emailed to the address on file upon request. We will require written authorization specifying that you understand the itemized receipt will contain HIPAA protected information and that information sent via email may not be completely protected. This email from you will be is considered a waiver for us to send your itemized receipt by email.

Emails should be sent to info@mdaestheticsderm.com.

If your credit card is denied for any reason, M D Aesthetics and Dermatology reserves the right to charge an additional \$100 declined credit card fee if you fail to provide updated credit card info within 7 days. If this occurs, we will contact you at the at the telephone number(s) we have on file.

Your card will never be charged if you do not have an outstanding balance. Once your credit card is encrypted only authorized individuals may process charges.

If you need to update your credit card information, please provide a new credit card for use. If you change your contact information, please notify M D Aesthetics and Dermatology immediately by calling our office at (312) 579-0700.

M D Aesthetics and Dermatology has taken these measures due to rising insurance deductibles and coinsurance requirements. Thank you for your cooperation.

By signing this agreement, you confirm that you have read this policy and you understand that once your health plan has been billed and paid for the portion of your care, you will be charged any additional patient responsibility not collected at the time of service to your cards on file. Your credit card may be used to collect cancellation fees as previously outlined, and process any other charges related to your care in our office. You are also authorizing us to store your card in a secure fashion under our encrypted system.

Patient/Guardian Printed Name

Signature

Date