

Moshman Dental Credit Card on File Agreement

We have implemented a new, convenient payment policy using a credit card on file, to streamline our billing and payment system and to provide a seamless, convenient way for patients to pay their bills. This is being done in light of the Covid-19 pandemic in order to minimize your time spent in office and maximize infection control.

ALL PATIENTS will be asked for a credit card at the time you book your appointment, and this information will be held securely. The amount that we will charge to the credit card on file will be the financial responsibility that the insurance company requires you to pay. *Credit card information will be encrypted and stored via Elavon, Inc. a secure credit card processor affiliated with U.S. Bank. Office personnel will not have access to your card information.*

Cards on File will be used for:

- * Estimated Patient Portion - When you come into the office, we will ask you if you want to use your card on file to pay your copay. You may choose to present another card if preferred, or any other form of payment accepted by our office (Cash, Check, Alternative Credit card, CareCredit).
- * Deductibles - Your card on file will be utilized to settle any deductible amount due after your insurance plan has paid their portion. Contact your insurance plan to determine how much of your annual deductible has been met, prior to each visit.
- * Outstanding Balances - If your account has an outstanding balance, your card on file may be used to settle that outstanding balance. If Insurance has not reimbursed the office after 45 days, the credit card will be charged the outstanding balance. Once the insurance company pays, a credit will be issued back to the credit card.

Pre-Authorized Healthcare Form

By signing below, I agree to all of Moshman Dental's Credit Card on File Policy and I authorize Moshman dental to keep my signature and a valid credit/debit card number securely on-file in my account. I allow Moshman Dental to automatically charge my credit card for any outstanding balances. These may include: insurance denials for ANY reason (including no referral on file); missed or cancelled appointments; deductibles; co-insurances; partially paid claims. Missed or cancelled appointments without 24-hour notice will be charged a \$50 per hour cancellation fee corresponding to the length of the missed appointment.

If the credit card that I give today changes, expires, or is denied for any reason, then I agree to immediately give Moshman Dental a new, valid credit card which I will allow them to key-in over the phone. Even though Moshman Dental is not swiping this card in person, I agree that the new card will still be subject to the financial policy listed here and may be used with the same authorization as the original card which I presented in person.

I understand that I am responsible for payment for all dental services provided to me by Moshman Dental. I understand that my insurance may deny or delay payment for these services or only partially pay them, and I agree to allow Moshman Dental to immediately charge my credit card on file for the balance if that happens. I understand that this form is valid until I cancel this authorization through written notice to Moshman Dental.

Visa <input type="checkbox"/>	MasterCard <input type="checkbox"/>	Discover <input type="checkbox"/>	American Express <input type="checkbox"/>
Patient's Name (Print): _____		DOB: __/__/____	
Name on Card (Print): _____			
Last Four Digits of Credit Card Number: _____		Exp. Date: __/____	
Please fill out information below for any other person(s) you authorize this credit card for:			
Patient Full Name (Print): _____		DOB: __/__/____	
Patient Full Name (Print): _____		DOB: __/__/____	
Patient Full Name (Print): _____		DOB: __/__/____	

Credit Card Holder's Signature: _____ Date: _____

Frequent Questions and Answers Regarding Credit Card on File Policy

What are the benefits to me?

Patients who have a credit card on file will no longer have to worry about statements and mailing in payments. You can also use it to pay for future visits without having to bring your card. Having a credit card on file will make the check-in and check-out process easier, faster and more efficient for patients.

Do I have to leave my credit card information to be a patient at this practice?

Yes. This is our policy and it is a growing trend in the healthcare industry. Insurance reimbursements are declining and there has been a large increase in patient deductibles. These factors are driving offices to either squeeze more patients into shorter periods of time or to stop accepting insurance. We have decided to focus on becoming more efficient in our billing and collections processes instead. Alternative methods of payment (Cash, Check, Alternative Credit Card, CareCredit) can be used to pay at the time of your visit; however, a credit card on file is still required. (In the case of extenuating financial circumstances, please speak with your dentist.)

How much and when will money be taken from my account?

The insurance companies on average take approximately 2-4 weeks to process submitted claims. Whatever the allowed amount is, your copay, coinsurance, and deductible are taken into consideration. It simply depends on your individual policy what you may owe. Once the insurance explanation of benefits is received and posted to your account, you will be sent a statement showing your portion. One week after the EOB is posted, the credit card on file will be used to settle any remaining balances on the account. If no Insurance payment has been received after 45 days, the credit card on file will be charged the remaining balance. Once the insurance pays, the card will be reimbursed.

How can I be assured that my credit card information will remain safe?

Under HIPAA, we are under strict state and federal rules and guidelines to protect patient privacy and the credit card will be protected in the same manner as all other information and will be considered protected health information. Elavon, our credit card processing vendor (as well as a leader in the credit card industry and an affiliate of U.S. Bank), will store your information on a secure and encrypted site, which will enable us to run bank card transactions through our computer system. None of our employees will have access to your bank card information. No credit card information will be stored in our practice.

I have never had to do this at any other doctor's office.

This may be different from what you have always been used to, but it is becoming common practice in most health care facilities with the changes that have come about in the insurance industry as a whole. Many, if not most, local practices now require a credit card on file, and payment at the time of service. This policy is being instituted in order to simplify and enhance your patient experience. This change will lower the practice's administrative expenses in order to allow us to focus more on providing the exceptional patient care that you have become used to at Moshman Dental.

What if I have more questions?

Our office staff is available to speak with you about your account at any time during regular business hours between 8:00am-6:30pm. We can be reached at 718-855-7545.

What if I already have an existing payment arrangement?

We will honor previous payment arrangements for completed treatment. For any treatment going forward, we will require a credit card on file.