

# D'nese Sokolowski, MD, FACOG

## Payment Policy

We in medicine strive to provide current, appropriate care to our patients with kindness and understanding. As a small business we are faced with rising expenses, dwindling reimbursements and the commitment to maintaining the best care for our patients. With insurance plans today it is very difficult to determine the patient's responsibility for her care; it goes far beyond the basic co-payment and may involve a deductible, co-insurance and a possible maximum out-of-pocket limit or contractual limitation. Insurance companies tell us to collect the patient portion at time of service. The determination of this component is nearly impossible to determine however until we (and the insured) receive an explanation of benefits (EOB) which is similar to an invoice. The EOB can only be produced after the service claim is submitted to the insurance company.

In an effort to streamline this system and make it more cost effective we ask our patients to provide a credit card at the time of service. This process is exactly like that found in all hotels, car rental companies, mail order catalogs and web shopping. This information is stored off-site in a secure location on original paper only (no electronic version is created or used). We will continue to charge the appropriate co-payment at the time of service and nothing additional will be charged to your account until the EOB returns from your insurance company outlining your patient responsibility. The only amount you will be responsible for will be that amount determined by your insurance company to be your responsibility after all deductibles, co-payments, co-insurance, etc. are considered along with any additional fees which apply (medical records, forms, late cancellation, missed appointment, overdue interest, etc.). You will then receive a statement indicating the amount owed. If, after three months of notices we do not receive payment (late fees will accrue), and your credit card will be charged instead of sending the account to collections at which point additional fees and interest will apply. Prompt payments will reduce the costs of repeat statements, collection attempts and delayed payments. As a small business operating on fixed insurance reimbursements with rising expenses, we must do everything reasonable to maintain financial stability. Thank you for your cooperation and understanding.

### **AUTHORIZATION TO CHARGE MY CREDIT CARD**

I authorize D'nese Sokolowski MD, FACOG to charge my credit card with the balance due (patient responsibility). This amount will be charged after I receive three billing statements and only if I have not made arrangements to fulfill the financial obligation otherwise. I understand the only amount to be charged is the amount that is my responsibility as determined by my insurance company unless other additional fees apply as stated above, and I will receive written documentation of this transaction. If I feel the patient responsibility portion of the EOB is inaccurate, I must resolve this issue directly with my insurance company.

PATIENT NAME: \_\_\_\_\_

DATE OF BIRTH: \_\_\_\_\_

TYPE OF CREDIT CARD: \_\_\_\_\_

NAME ON CARD: \_\_\_\_\_

NUMBER: \_\_\_\_\_

EXP DATE: \_\_\_\_\_

CVV2 CODE: \_\_\_\_\_

BILLING ZIP CODE: \_\_\_\_\_

SIGNATURE: \_\_\_\_\_

DATE: \_\_\_\_\_

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