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**Card on File Policy**

 Our goal is to make the billing process efficient and simple for our patients and staff as well as reduce waste. To support that effort**,** our invoices are paperless and processed primarily via credit card transactions. **LARK Dermatology requires that you keep a credit, debit or HSA card on file with our office to pay balances after insurance claims adjudication. Your card information is stored in a HIPAA compliant, level 3 secure software. Only the last 4 digits of your card and the expiration date will be visible in our system.**

This procedure eliminates the need for a mailed invoice, or the need for the patient having to contact our office for outstanding balances which are often minimal balances. We appreciate your support of this streamlined process and are happy to address any questions or concerns. Please review the terms and procedures below.

* Once your insurance has processed our claim, they will send an Explanation of Benefits (EOB) to both you and our billing service, *C&A Billing & Safety Consulting, LLC,* showing what your total patient responsibility is. If you disagree with your patient responsibility amount owed, it is your responsibility to contact your insurance carrier.
* If your total amount owed is $200 or less, our billing service will process the entire payment with your card on file.
* If your total amount owed is $200 or more our billing service will charge your card on file 50% of the outstanding balance with the remaining balance charged on the following billing cycle. (28-30 days)
* Ultimately, you are responsible for knowing what services are covered, how often, and how much of the cost is your responsibility. You will be responsible for any portion of services that your insurance does not cover.
* Payment is due in full at the time of service for all aesthetic services and products.
* **If you would like to pay over the phone or have questions about your bill, please contact: *C&A Billing & Safety Consulting, LLC*, at 800-217-0073 or email billing@larkderm.com**

Our Commitment to You

* Your credit card information is stored in a HIPPA compliant, secure software with only the last 4 digits shown in our system.
* We will promptly issue a refund in the event a credit or refund is due.

By signing, I agree to place my card on file to be charged by LARK Dermatology. I authorize their staff and/or billing service to utilize my card for the purposes and per the terms stated above.

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Signature Date