

## Questions and Answers Regarding the Use of Payment Card\* Information at Holland Dermatology

### ***Why is my payment card information collected?***

We collect payment card information in order to process the payment of fees, copays and professional charges in accordance with our financial policy. As the cost of providing health care increases and more financial responsibility is being transferred to the patient, providers are increasingly implementing policies of this kind to reduce the cost of billing and the risk of non-payment.

### ***How do you use my card information?***

Immediately after your card information is entered into our portal and approximately 1 week prior to any appointment, the card number will be validated. This process is completed by *authorizing* (only) a small charge on the card which is then immediately voided. This authorization may appear on your account online for up to 5 business days, however, it should not appear on your actual monthly card/bank statement. If your payment card cannot be successfully validated, you will be contacted and required to update the card information you have on record with our practice in order to keep your scheduled appointment.

### ***How is my payment card information stored?***

Once the card information is entered into the portal and validated, any physical copy of your card information is shredded. Your card information is held securely by a merchant service provider (as is required by PCI DSS), not by Holland Dermatology. Your card number is not physically stored in any way at our office.

### ***Does the office staff have access to my payment card number?***

No, your card number cannot be accessed by our office. We can only view the last 4 digits of your card number and the expiration date.

### ***How do I know that my payment card information is secure?***

Holland Dermatology's payment card policies and procedures are fully compliant with PCI DSS (Payment Card Industry Data Security Standards). Information regarding these standards can be found at <http://www.pcisecuritystandards.org>

### ***When will Holland Dermatology charge my payment card?***

Your payment card information will be *collected and validated* when you reserve an appointment time with the physician. Your card will be ***charged*** under the following circumstances:

- To collect no-show and late cancellation fees as described in our financial policy
- To collect charges due at the time of service when another payment method is not provided
- To collect copays not collected at the time of service. Because your insurance policy requires that copays be paid at the time of service, rather than billed after service, these will be charged immediately upon determination **without** sending a statement in the mail.
- To collect all balances not paid within two billing cycles (60 days). These balances will be charged after two statements have been mailed to the billing address on your account. Exceptions will be granted only with prior acceptance of a special payment arrangement and when all the terms of such an arrangement are met on time.
- To collect all balances pending collections

### ***How will I know that my card has been charged?***

When your payment card is charged, a receipt will be mailed to the billing address on your account.

\*Payment cards include credit cards and debit cards