



Frequently asked questions

1. Is this something new? I've never had to do this before.

Due to the high number of deductible plans and higher patient coinsurance benefits, this has become necessary at our practice. Please keep in mind, we will not charge your card if you do not owe anything.
2. How can I trust that you will keep my credit card information safe?

We do not keep any credit card information on file, in the office or on any of the computers that we have. We use a secure gateway that is completely compliant as required by law.
3. How much are you going to charge my card?

We will charge you in accordance with what your insurance company tells us is your responsibility.
4. Will you send me a bill to let me know what I owe?

After your appointment, you will receive an EOB (explanation of benefits) from your insurance company that will tell you your financial responsibility for the bill. We receive the same EOB. We will review each EOB carefully and send you 1 statement with the balance due. We will then charge your credit card with the amount that is determined by your insurance to be your responsibility.
5. What is a deductible and how does it affect me?

An annual deductible is the dollar amount you must pay out of pocket during the year for medical expenses before your insurance coverage begins. For example, if your policy has a \$1500 deductible, you must pay the first \$1500 of medical expenses before your insurance company begins to pay for any services. This works in the same method as the deductible for your car insurance or homeowner's insurance policy.
6. When does a deductible begin?

Your deductible begins at the start of your plan year. Plans can start on any date but typically plan years begin on January 1 or July 1.



FAQ (continued)

7. How will I know when my deductible has been met?
You may find out when your deductible has been met by calling or going online with your insurance company at any time.
8. What happens if I do not have a credit card?
If you do not have a credit or debit card, we can accept payment in full at check in before your appointment.
9. What happens if I need to dispute my bill?
We will always work with you to determine if there has been a mistake on your bill, and we will refund you if we have made a billing error. We will only charge you the amount that we are instructed to by your insurance carrier in your Explanation of Benefits.
10. Does my doctor know you are doing this?
Yes, this is a policy at Rocky Mountain Dermatology, PC and your doctors are aware of this policy.
11. I've always paid my bills on time. Why do I have to give you a credit card?
Due to the complexities of the current healthcare laws, we take the same approach with all of our patients.
12. I have dual insurances and am covered at 100% so I will never have a charge. Do I still need to give you a credit card?
Even with dual insurances, there are often times a patient still has some responsibility. Please keep in mind, we will not charge your card if you do not owe anything.