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To Our Patients:

As you know if you have ever checked into a hotel or rented a car, the first thing you are asked for is a credit card, which is imprinted and later used to pay your bill. This is an advantage for both you and the hotel or rental company, since it makes checkout easier, faster, more efficient.

We have implemented a similar policy. You will be asked for a credit card number at the time you check in and the information will be held securely until your insurances have paid their portion and notified us of the amount of your share. At that time, any remaining balance owed by you will be charged to your credit card, and a copy of the charge will be mailed to you. This will be an advantage to you, since you will no longer have to write out and mail us checks. It will be an advantage to us as well, since it will greatly decrease the number of statements that we have to generate and send out. This will lower our billing costs. The combination will benefit everybody in helping to keep the cost of health care down.

This in no way will compromise your ability to dispute a charge or question your insurance company's determination of payment. We will charge you only the portion of the insurer-determined payment not paid by the insurer. We will not do "balance billing," which is asking you to pay the difference between our normal fee and the insurer's normal payment. We will accept your insurer's allowable billing amount. This policy may not apply if you are a cash-paying patient.

If you do not have a credit card we will require a lawyer-style "retainer" of \$500 that is held in escrow and used to pay receivable amounts as they come due. Co-pays due at the time of the visit will, of course, still be due at the time of the visit. If you have any questions about this payment method, do not hesitate to ask us.

Our office will also have a "No-Show" fee of \$25 that is charged to your credit card if appointments are missed without a 24-hour notice. Our appointment slots are at a premium and we truly value the time we are able to spend with you.

Sincerely,

Red M. Alinsod, M.D., FACOG, FACS, ACGE

The Women's Center

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