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Credit Card on File- Full Policy

Short Hills Ophthalmology Group is committed to reducing waste and inefficiency and making our billing process as simple and easy as possible. We require that you provide a credit card on file with HIPAA-compliant, secure **Key Bank online software**. When you come in, we will swipe your card with a card reader, much the same as any other credit card transaction. **Office personnel will not have access to your card. For your protection, only the last 4 digits of your card will show in the system.**

Once your insurance company has processed your claims, they will send an Explanation of Benefits (EOB) to both you and our office showing what your total patient responsibility is. **You typically receive the EOB before we do, so if you disagree with the patient amount owed, it is your responsibility to contact your insurance carrier immediately.**

When we receive the EOB, we will enter this information into our system and subtract the payments and adjustments required by the insurance company. The remaining balance will be only what the insurance company has determined you owe on the claim.

Once that information is entered into our system, balances \$10 or less will be charged immediately, otherwise you will receive a statement from us for the balance that you owe. If you wish to give a different method of payment than the card on file or if you would like to split your balance into multiple payments, call our billing office at [973.473.1515](tel:973.473.1515) and speak to the billing manager to make arrangements. **You must call to make arrangements within 30 days of the statement date or your credit card will be billed for the total amount owed.**

If you receive a no-show fee of \$25 for any appointment that is not canceled or rescheduled without 24-hour notice, this fee will be automatically charged to your credit card on file.

It is your responsibility to ensure that the card you have on file is not expired or cancelled and has an appropriate amount of available credit. Please call our office immediately if you need to update your credit card on file. If your payment is declined, a \$35 declined payment fee will be applied and a warning letter sent. If we receive no response within 30 days of the letter date, your account will be sent to a collection agency. **Please note: we understand that you may not remember to update your card on file. We will remove the declined payment fee when you respond to the letter.**

Thank you!
