



California Dermatology Care

San Ramon Location: 2262 Camino Ramon, San Ramon, CA 94583 Tel: 925-328-0255
Hercules Location: 500 Alfred Nobel Dr, Ste 185, Hercules, CA 94547 Tel: 510-669-5700
Livermore Location: 48 Fenton Street, Livermore, CA 94550 Tel: 925-359-6255

Office Financial Policy - Credit Card on File Consent Form

As you are aware, healthcare has undergone dramatic changes in the past few years. High-deductible health plans are now a mainstay in the healthcare landscape. This means that more responsibility of payment is being placed on patients. We need to be sure that patient balances are paid in a timely manner. If you have ever stayed in a hotel, rented a car, or subscribed to Netflix, you are familiar with the concept of having a credit card on file. Your credit card information will be stored in a secure manner and only accessed and charged if there is an outstanding balance due.

Effective July 31, 2026, California Dermatology Care is requiring all patients to keep a credit/debit card on file. Your signature in this form authorizes charges to your card through our payment/communication system, Nextech, for services rendered. Your card will only be charged for patient balances after insurance payments have been processed and applied and the outstanding balance from cosmetic/self-pay service and product purchases. You will receive a statement or notification prior to any charge.

I authorize California Dermatology Care to securely store my credit card information and to charge my credit card as payment for any balance identifies as patient responsibility after my insurance plan has processed the claim and provide an explanation of benefits (EOB), and any balances from cosmetic/self-pay services and product purchases.

I understand that if I have a balance with California Dermatology Care after my insurance company processes my claim, including deductible, coinsurance, and copays, the office will run my credit card on file to settle this balance after statement is sent. The statement will provide me with the opportunity to pay my balance using my preferred method of payment before any automatic charge is made. This includes cosmetic/self-pay service, and product purchases from the office.

I understand that it is my responsibility to contact the office if I need to make other payment arrangements before the card on file is charged.

I understand that my payment information will be stored securely in compliance with applicable payment security standards.

The billing department will leave a message or send a text message as a courtesy, right before they run your credit card. Please notify the office if you have a change in phone number.

I understand that this authorization will remain in effect as long as I am a patient at California Dermatology Care. I agree to notify California Dermatology Care of any changes in my account/ card information. I understand that I may not be able to start or continue services without an active card on file.

If you request a credit card change for a payment that has been settled with another credit card or if the card was declined or charged back by the bank, there will be 5% of the credit card processing charge.

I certify that I am an authorized user of this credit card and will not dispute these scheduled transactions with my bank or credit card company as long as the transactions correspond to the terms indicated in this authorization form. I agree to notify the clinic if my card information changes. I acknowledge that credit card transactions could be linked to Protected Health Information.

By signing below, I acknowledge that I have read, understand, and agree to the terms and conditions outlined above.

Signature of Patient or Responsible Party

Date

Frequently Asked Questions Regarding the Credit Card on File Agreement

How much and when will money be taken from my accounts?

The insurance companies on average take approximately 1-3 months to process submitted claims. Whatever the allowed amount is, your copay, coinsurance, and deductible are taken into consideration. It simply depends on your individual policy what you may own. Once the insurance explanation of benefits is received and posted to your account, you will be sent a statement showing your portion. You will have 30 days to send an alternative form of payment if you prefer. If no alternative payment is received, your patient financial responsibility will be processed. Copay is due at time of service, and any missed copay will be processed with card on file after office sending text message to communicate. All cosmetic/self-pay services and product purchase are due at time the services are rendered and the remaining balance owed after service rendered will be processed using the credit card on file after office send text messages to inform of the balance.

How do you safeguard the credit information you keep on file?

We use the same methods to guard your credit card information as we do for your medical information. The card information is securely protected by the credit card processing component of our HIPAA compliant practice management system. This system stores card information for future transactions using the same sort of technology that any online retailer would. We cannot see the card number- only the last four numbers and type of card, giving us no way to use the card outside of the billing system. There is no way to export the card information out of our system. The only way to use it is to process payment in our secure, encrypted practice management system.

I always pay my bills on time. Why do I have to do this?

The entire billing process is time consuming and wasteful, and the very few patients that California Dermatology Care sends to the collection agency end up costing a lot of money. Reducing unnecessary costs is essential for us to continue to be allowed as an in-network provider with most insurance companies. It also allows us the chance to protect our patients from aggressive collections department. Nothing is changing about how much you end up paying.

What if there is a payment discrepancy or I have other payment questions?

Please contact California Dermatology Care regarding any billing questions at our billing customer service line 1-800-660-4884. This policy in no way compromises your ability to dispute a charge or ask questions to your insurance company about explanation of benefits (charge back policy applied if it is deemed that the patient balance owed is valid).

Will I still receive a paper statement by mail?

Yes. You will receive the physical statement which will show what will be charged to your card if not paid in 30 days after the statement is sent. If you prefer to pay by an alternative method, you may do so during that period. If you do not wish to make any payment method changes, just hold on to the statement for your records and call us to inform us that you would like your card to be charged.