

1/2/2009

Dear parents,

We are writing to let you know about a **policy** change our office will implement this year. Starting **July 15, 2009**, we will require all parents to leave a credit card number on file with our office. The card will only be used for those patient accounts that have been delinquent for more than 90 days.

We will continue to submit claims to your insurance company, send out monthly statements, and make payment arrangements as we have done in the past. The credit card will only be used on patient balances that we have been unable to collect (or make payment arrangements) and are more than 90 days overdue.

The reason for the new policy is that despite our best effort to communicate to parents they are responsible for remaining balances after insurance coverage (copayments, coinsurance and deductibles), each year our practice writes off thousands of dollars due to people not paying their portion of medical services. Unfortunately, the growing number of parents' disregard to pay for balances has forced our medical support staff to become collectors, in addition to medical support staff.

We hope you understand that our ability to provide medical services diminishes if we are not able to collect in full for our services. As others raise prices or give you less for more, we are simply requesting to collect 100% of what we are entitled to for our services without the unnecessary administrative and financial burden of collecting overdue balances. We understand this is a big departure from what is traditionally done in medical offices. However, in other establishments such as video rental, cell phone and car rental companies, giving ones credit card is very common.

Again, just to make sure there is not any miscommunication, the credit card on file will **ONLY** be used if after 3 mailed statements we have been unsuccessful in collecting patient responsibility balances or make payment arrangement with you. If you pay balances when requested, your card will not be processed. Remember, the policy will go into effect **July 15, 2009**.

Should you have any questions, please feel free to contact Brandon, our office manager.

Sincerely,

Joanna Betancourt MD

Nisha Chandran MD