

Dear New Patient,

Welcome to our practice! Thank you for allowing us to serve your dermatology needs. The following information is provided to ensure a smooth transition into our practice.

Please complete the forms and bring them with you to your first appointment, it will help speed up the check in process. You will need to arrive 15 minutes prior, so that we are able to have your chart ready by your appointment time.

If you have medical insurance, please bring all of your current insurance and a valid photo identification card with you at the time of your appointment. Please check to make sure that your cards are not expired. This will help complete your chart.

Plan on bringing any required copayments to your office visit and it will be collected at the time of check in. For self-pay patients, payment in full at the time of service is required, unless discussed otherwise. We accept cash, checks, and all major credit cards.

Thank you! We look forward to meeting you soon.

Sincerely,

The Team at Clear Choice Dermatology

The Dalles / Hood River / Goldendale: (541) 316-6575 Lake Oswego: (503) 905-9006 Salem/Hillsboro/Warrenton: (503) 905-9006 The Dalles: 1815 East 19th Street, Suite B The Dalles, OR 97058 Hood River: 1750 12th Street Hood River, OR 97031 (Cascade Orthopedics & Sports Medicine Center) Goldendale: 310 S Roosevelt Ave, Goldendale, WA 98620 (Klickitat Valley Health - Family Medicine) Lake Oswego: 123 C Avenue, Lake Oswego, OR 97034 Salem: 1610 12th St. SE, Salem, OR 97302 Hillsboro: 256 SE 2nd Ave, Hillsboro, OR 97123 (Well Life Medicine) Warrenton: 1609 S. Main Ave., Warrenton OR 97146



PATIENT INFORMATION			
NAME (First, M.I., Last):			
DOB:	AGE:	SEX: Dale	SSN:
RACE / ETHNICITY:   Prefer notto answer	□ Asian or P	acific Islander	PREFERRED LANGUAGE:
KACE / ETHNICTTY:       □       Prefer notio answer       □       Asian or Pacific         □       Black / African American       □       Native Americ         □       White / Caucasian       □       Hispanic / Lati         □       Not sure       □       Other		nerican	<ul> <li>English</li> <li>Spanish</li> <li>Other</li> </ul>
ADDRESS (City, State, Zip):			
PRIMARY PHONE:		SECONDARY PHC	DNE:
Home		🗆 Home	
EMAIL ADDRESS: (Please PRINT CLEARLY!)			
MARITAL STATUS: 🗆 Single 🗆 Mar	ried 🗆	Widowed	Divorced
EMERGENCY CONTACT: Name (First	t, Last):		
Parent/Legal Guardian of Patient			
Phone:	Relationship	to Patient:	
PRIMARY CARE PROVIDER / CLINIC NAME:			
□ I don't have one			
OCCUPATION (optional):			
PARENT / LEGAL GUA	RDIAN INFO	DRMATION (IF PA	TIENT IS A MINOR)
RESPONSIBLE PARTY'S NAME (First, Last):			
DOB:		SSN:	
ADDRESS (City, State, Zip):			
□ Same as Patient's Address Above			
	NSURANCE	INFORMATION	
PRIMARY INSURANCE NAME:	POLICY HO	DLDER'S NAME (if differe	ent from patient):
	DOB:		Relationship to Patient:
SECONDARY INSURANCE NAME:	POLICY HO	L DLDER'S NAME (if differe	ent from patient):
	DOB:		Relationship to Patient:
hear about us?  Primary Care Referral  Inte	rnet Search	□ OurWebsite £ □ ZocDoc.com □ Healthgrades.com	□ Instagram □ Other: □ Yelp □ Facebook



CONS	ENT TO DISCLOSE HEA	LTH INFORMATION	
	Name	Adress/Intersection	Phone
No  YES  Primary Care Physician			
No YES Referring Physician			
No YES Pharmacy			
I give Clear Choice Dermatology, their cl information to the following family, frier		staff, authorization to disclose	my protected health
Relationship	Name	Ph	one
Only speak to <b>YOU</b> directly **THE AUTHORIZATION IN THIS FO	following:	year from today:	
	ermatology to share my sensitive ns checked on this form.	e health information as noted	l above per the
I DO NOT allow Clear (	Choice Dermatology to share my	sensitive health information	with anyone but myself.
ly contact information below is up to da	te (If patient is minor, enter Gua	rdian information):	
PATIENT NAME: MAILING ADDRESS		DOB PHONE #	
			Patient/
uardian Name	Signature PHONE #	RELATIONSHI	Date
	e right to revoke this authorization at any time		

understand that the revocation will not apply to information that has already been released in response to this authorization. I understand that the revocation will not apply to information shared in the process of treatment, payment or healthcare operations as cited in the Notice of Privacy Practices.

I understand that authorizing the disclosure of this health information is voluntary. Clear Choice Dermatology and its entities will not condition treatment, payment, enrollment, or eligibility for benefits on providing, or refusing to provide this authorization. i understand that any disclosure of information carries with it the potential for an unauthorized re-disclosure and the information may not be protected by Federal Confidentiality Rules. If I have questions about the disclosure of my health information, I can refer to my Notice of Privacy Practices. \*PLEASE ASK US IF YOU WOULD LIKE A COPY OF OUR PRIVACY PRACTICE POLICY



MEDICATIONS				
I am NOT taking any medications				
Name	Strength	Dosage Frequency	Reason	
PHARMACY: (Name & Location)				
ALLERGIES				
I have NO known allergies  Medication/Allergen Name			action	



	SKIN CANCER HIS	TORY		
Do you have a PERSONAL history of:	<ul> <li>Skin Cancer</li> <li>Melanoma</li> </ul>	<ul> <li>Squamous Cell Carcinoma</li> <li>Basal Cell Carcinoma</li> <li>None of the above</li> </ul>		
Do you have a FAMILY history of:	<ul> <li>Skin Cancer</li> <li>Melanoma</li> </ul>	<ul> <li>Squamous Cell Carcinoma</li> <li>Basal Cell Carcinoma</li> <li>None of the above</li> </ul>		
GENERAL MEDICAL HISTORY				
Please list all <i>other</i> past and current medical conditions below:				
	SURGICAL HISTO			
Surgery 1	lame	Date		
<ul> <li>Mohs Surgery Location:</li> </ul>				
<ul> <li>Skin Cancer Surgery Location:</li> </ul>				



	REASON FOR VISIT					
Name:					DOB:	
I	f you are only here fo	or a routine skin e	xam, please	skip to MEDIC	AL CHECK	LIST
Severity of Proble	em: 🛛 🗅 Mild		🛛 Moder	rate	Sev	ere
TypeofProblem	: 🛛 Acne 🛛 🗜	<ul><li>Lesion</li><li>Cyst</li><li>Discoloration</li></ul>	□ Ulcer	□ N □ S	car	<ul><li>Wart</li><li>Blister</li></ul>
Symptom(s) associated with problem:	<ul> <li>Painful</li> <li>Bleeding</li> <li>Other</li> </ul>	□ Itchy □ Unsig	htly	<ul><li>Burning</li><li>Spreadin</li></ul>		Stinging Tingling
Area(s) of body affected:	<ul> <li>Scalp</li> <li>Chest</li> <li>Right Upper Ext</li> <li>Right Lower Ext</li> </ul>			<ul> <li>Ear</li> <li>Abdome</li> <li>Left Uppe</li> <li>Left Lowe</li> </ul>	n ⊏ r Extremity	<ul><li>Neck</li><li>Nails</li></ul>
How long has it b	een present?					
Treatment used fo	orcondition:	YES	□ NO			
		MEDICAL	CHECKLIS	ST		
Do you have a ble	eding disorder?		YES	□ NO		
Are you taking an	y blood thinners?		YES	□ NO		
Do you have a pac	cemaker/defibrillator	?	YES	□ NO		
Frequent sun exp	osure?		YES	□ NO		
Are you currently	suffering from season	nal allergies? 🛛	YES	□ NO		
Do you drink alco	hol?	□ YES: drinks p	er □ Day □ Weeł	ĸ		□ NO
Are you a current	or former smoker?	<ul> <li>YES:</li> <li>packs per</li> <li>years of s</li> </ul>	-	Quit Date		n NO



#### MIPS DOCUMENTATION EVERY 3 MONTHS (Q#XXX- OFFICE USE ONLY)

MIPS ARE A GOVERNMENT REQUIRED PROGRAM DESIGNED TO PROVIDE OUR PATIENTS WITH THE BEST CARE POSSIBLE. WE APPRECIATE YOU UPDATING MIPS EVERY 3 MONTHS.

PATIENT NAME:

DATE OF BIRTH:

#### > Can we send your Biopsy Results to your Primary Care Physician?

▶ □ No, □I don't have a PCP □Refuse □Other: \_\_\_\_ □ Yes, PCP Name: \_\_\_\_

(Q265- Biopsy) YES > Y FAX/ED Path to PCP | Y SELECT Biopsy result communicated | NO Y > DOCUMENT in patient Chart Note why | Y SELECT MIPS: Documentation of patient....

#### Do you have Melanoma or a History? Do you have Melanoma or a History? No(N/A) D Yes,: Diagnosed D<6mth ago D>6 month ago Date/s:\_\_\_\_\_

(Q138- MM) NO > + SELECT MIPS Appropriate Option | YES + + PCP ENTERED IN EMA + + SELECT MIPS Treatment Plan was communicated | (Q379 ) + UPDATE CANCER LOG | + SELECT MIPS Appropriate Option

Do you smoke Tobacco?
No
Former
Yes
(Q226) < SOCIAL HISTORY: ENTER SMOKING STATUS | < VISIT NOTE > IMPRESSION>Tobacco use disorder> | PLAN>Counseling (PROVIDER)> PT EDUCATION: QUIT SMOKING GIVEN TO PATIENT BY PROVIDER 
SELECT MIPS PT SCREENED FOR TOBACCO | < SELECT MIPS NO/FORMER > Pt screened for Tobacco use and is an ex/no smoker | YES > Pt screened for Tobacco use and counselled

#### Did you provide or review your current medication list? No Yes (Name, Dose, Frequency, Route of Administration) (Q337 MEDS) ✓ NO → UPDATE LIST | ✓ YES → ✓ MUST ENTER DOSAGE, FREQUENCY, ROUTE of all meds in Clipboard | ✓ SELECT MIPS Current Medications Documented FD → PRINT MEDICATION LIST → APPOINTMENT FLOW → SELECT PATIENT → CLIPBOARD → MEDICATIONS → PRINT ACTIVE MEDS → ASK PT AT EVERY OFFICE VISI AND UPDATE Have you received a flu vaccine since September 2021? □Refuse □Allergies □Pending (Will do) □ Yes (Q110 IMMUNIZED) 🗸 SELECT MIPS YES > Immunization given during flu season |NO > Immunization was not ordered or administered, reason not given |NO/PENDING > ASK PT AT EVERY VISIT AND UPDATE Have you received a pneumonia vaccine? **No,** WHY? □Refuse □Allergies □Pending (Will do) □ Yes (Q111) SELECT MIPS ✓ YES → Pneumococcal vaccination previously received | No → Pneumococcal vaccination no received, reason not specified NO/PENDING→ASK PT AT EVERY VISIT AND UPDATE Do you have an Advance Care Plan? □ No □ Yes - If yes, answer below (Q47) 🗸 ADVANCE CARE PLAN: ENTER INFORMATON PROVIDED | SELECT MIPS YES -> Advance care plan document. NO -> Patient did not wish or unable to provide advance care plan □ Yes<sup>YES→</sup> "full code" • Do you wish to have full cardiopulmonary resuscitation efforts? □ Yes<sup>NO→"Do not intubate"</sup> • Do you wish to have a breathing tube if it is required for life saving measures? □ Yes<sup>YES→</sup>"Do not resuscitate" • I do **not** want to be resuscitated even if it is required for life saving measures? □ Yes<sup>YES→</sup>"Living will" • Do you have a living will? □ Yes<sup>YES→</sup>"Healthcare proxy" • Do you have a health care surrogate? • What is the health care surrogate's name Are you taking Skyrizi, Humira, Dupixent, Taltz, Consenyx, or Stelara?: (Q410) ✓ SELECT MIPS ✓ No→ SELECT Appropriate Option **No,** WHY? **N/A** Declined □ Contraindications □ Other (Q410) ✓ SELECT MIPS YES pt on >6mth OR Psoriasis Tools Documented | ✓ VISIT NOTE → DOCUMENT tools and specified benchmark met □ Yes: Started: □< 6 MTh ago □> 6 MTh ago □ Therapy Change Request TB Test Results: □ Negative<sup>(1)</sup> □Positive w/no evidence<sup>(2)</sup> (3-) Unknow<sup>(4-Document in Pt Chart Note)</sup> □No Results of TB Screen- Reason:

(Q337)YES/ × NEGATIVE(1) > Patient has a documented negative TB test screening prior to treatment OR (2)No Evidence OR (3) (4) × Document in Pt Chart Note



### FINANCIAL POLICY

Thank you for choosing Clear Choice Dermatology. We are dedicated to providing the best possible care and services for you. Knowing your financial responsibility is an essential part of your care. Please read the following carefully.

<u>No Surprises Act of 2022</u>: In accordance with the No Surprises Act of 2022, I understand that it is my responsibility to see participating providers within my plan. Should my plan not be participating with Clear Choice Dermatology or a provider of Clear Choice Dermatology, and I receive medical services, I understand that I will be billed the Out of Network patient responsibility or non-participating balances as they pertain to services provided.

<u>Insurance</u>: It is the responsibility of the patient to provide accurate insurance and personal information. Accepting your insurance does not place all financial responsibilities onto this practice, and you will be held accountable for any unpaid balances by your plan. Although we are contracted with most insurance carriers, our services may not be covered by your insurance plan. Being referred to our office by another physician does not guarantee that your insurance will cover our services.

<u>Co-Pays and Outstanding Balances</u>: It is the policy of Clear Choice Dermatology that payment is due at the time of service. Co-Pays must be paid in full. All balances on your account must be paid prior to, or at the time of your visit. This includes but is not limited to co-insurance and deductibles. If you cannot pay your balance at the time of visit, you will need to reschedule your appointment. Our office does not offer payment plans currently.

<u>Self-Pay and Cosmetic Appointments</u>: Payment is expected in full at the time of service.

<u>Cancellations and Missed Appointments</u> : Office Visits: I understand that it is my responsibility to cancel my appointment at least 24 hours before the scheduled date and time; otherwise, a \$50.00 fee will be billed to my account, which will not be covered by my insurance plan. All outstanding balances must be paid in full before your next visit.

Surgical Appointments: I understand that it is my responsibility to cancel my appointment

at least 24 hours before the scheduled date and time; otherwise, a \$200.00 fee will be billed to my account, which will not be covered by my insurance plan. All outstanding balances must be paid in full before your next visit.

We understand that unexpected life events and illnesses do occur. If this happens, please call our office as so on as possible to cancel or rescheduled your appointment.

<u>Referrals</u>: If your insurance requires a referral, it is your responsibility to provide the referral *prior to your visit*.

<u>**Pathology**</u>: On occasion, pathology is ordered by physicians to properly diagnose certain skin disorders. To provide quality care for our patients, we utilize an independent licensed lab with analysis performed by a Board-Certified Dermatopathologist who specializes in the microscopic diagnoses of skin disorders. Charges for these services are in addition to your office visit and procedure charge.

<u>Requests for Medical Records</u>: There is a \$25.00 fee for medical records, plus the cost of mailing and/or electronic device. FMLA, medical, and other such policy forms that need to be filled out by our office will require a \$10.00 fee. These fees must be paid before the records/forms will be sent.

<u>Accepted Payment Methods</u> : Clear Choice Dermatology accepts cash, Visa, Mastercard, Discover, and personal checks with proper identification (valid Driver's License or photo ID), checks can be made payable to "Clear Choice Dermatology". There will be a \$30.00 charge for any returned checks.

<u>**REFUNDS**</u>: Credit balances that are below \$25.00 will remain on the patients account for future use of either services or product. Refunds will be issued on any credit balances that are over \$25.00 that are requested either verbally or in writing. Refund requests will be processed by the CFO/Accounting and forwarded once completed and can take up to 60 days for completion.

<u>ACKNOWLEDGEMENT OF FINANCIAL POLICIES</u>: I have read the above financial policies and understand my financial responsibilities as a patient at Clear Choice Dermatology. I understand that failure to make a payment when due is the basis for legal action and agree to pay all costs of collection, including court costs and attorney fees. A collection fee of 30% will be added to unpaid invoices for which the balance has been transferred to our collection agency. If I do not sign this consent, Clear Choice Dermatology may decline to provide treatment to me.

<u>AUTHORIZATION TO RELEASE MEDICAL RECORDS</u>: I hereby authorize Clear Choice Dermatology, LLC to release any medical information required in the course of examination and treatment and permit payment directly to them any benefits due for their services rendered. I recognize and accept responsibility for services rendered regardless of insurance coverage. This includes, but is not limited to, co-payment, co- insurance, deductible, and non-covered services.

<u>ACKNOWLEDGEMENT OF PRIVACY POLICY</u>: I acknowledge that I have been advised of Clear Choice Dermatology Notice of Privacy Policy (NOPP) by being offered to take a physical copy of Clear Choice Dermatology Privacy Policy (available at the front desk) OR view it online at clearchoicederm.com

<u>FOR MEDICARE PATIENTS ONLY</u>: I request that payment of authorized Medicare benefits be made either to me or on my behalf Clear Choice Dermatology, LLC for any services furnished to me by their providers. I authorize any holder of medical information about me to release to the Health Care Financing Administration and its agents any information needed to determine these benefits or the benefits payable for related services.

Name of Patient

Name of Patient or Responsible Party

Relationship to Patient

Signature

Date



# HIPAA POLICY

We understand information about you, your healthcare and your health is personal. We are committed to protecting your personal health information (PHI). We create a record of your healthcare to provide you with quality care and to comply with certain legal requirements. We are required by law to:

- O Make sure health information about you is kept private
- O Give you this notice of our legal duties and privacy with respect to your PHI
- O Follow the terms of this notice

We provide a record of the care you receive. We need this record to provide you with quality care and to comply with certain legal requirements. This notice applies to all records of your care generated by this practice and tells you the ways in which we may disclose your information.

Treatment: We may use your health information to provide you with treatments or services. We may disclose your health information to physicians, nurses, technicians or other personnel who are involved with your care.

Payments: We may use and disclose information about treatments and services for billing purposes. These fees may be collected from you, your insurance or a third party.

Appointment Reminders, Communication, Mailers, Medical Information: We may use and disclose health information to contact you to remind you of any upcoming or missed appointments, communicate with you, or send you some information about our Practice. If you do not wish to have us contact you for this purpose or if you wish for us to use a different address or phone number for this purpose, complete the HIPAA section on the patient registration form.

By law, we are only permitted to discuss your diagnosis and treatment with you (the patient/Guardian). However, we may release your medical information to your immediate family upon their request. In the event a spouse, family member, or close friend may need this information, please provide us with their name, relationship and phone number. We will keep this information as your emergency contact and remove it upon your written request. If you do not wish us to disclose any information to your immediate family, complete the HIPAA section on the patient registration form.

We disclose your health information when required by federal, state, or local law. If you are in involved in a lawsuit or a dispute, we may disclose your health information in response to a court or administration order.

- Right to inspect and a copy: You have the right to inspect and a copy your health information to include billing.
- Right to a summary or explanation and to Amend: If you believe that your health information is incorrect or incomplete, you may ask us to amend the information.
- Right to Request Restrictions: You have the right to request a restriction of limitations about your health information use, treatments or health operations.
- Object and Opt Out: You have the right to object and opt out of the use and disclosures to individuals involved in your care or payment for your care, disaster relief and fundraising activities.
- Complaints: If you believe your privacy has been violated, you may file a complaint with our privacy officer or the secretary of The Department of Health and Human Services in Washington, D.C.

• Right to an electronic copy of your medical records, get notice of breach, accounting of disclosures, request confidential communications, out-of-pocket payments (if you do not wish us to bill your insurance), and right to receive a paper copy of this Notice. This authorization may be revoked at any time to the extent that use, or disclosure has not already occurred prior to your request. To update/revoke the authorization, notify the Privacy Officer in writing or by phone Clear Choice Lockbox, PO Box 84611, Seattle, WA 98124-5911 | 541-316-6575

Name of Patient or Responsible Party

Relationship to Patient

Date

# PATIENT BILLING CONSENT FORM

If you are a minor, uninsured, insured with a non- participating insurance (including non-QMB Medicaid patients), have an outstanding balance or had a past delinquent account, please fill out the form below.

Patient Name:		Date of Birth	
IF PATIENT IS UNAB	LE TO CONSENT, GUARDI	IAN/PARENT MUST COM	
	onsent because: ny medical expenses incurre	-	her behalf and in his/her stead. □ NO.
Name: First Name	Middle Last Na	Relationship to	o patient:
Date of Birth: / /	Social Security Number	er: Prima	ry Phone Number:
Billing Address:		City / State:	Zip code:
	to ID to the receptionist. Used for it		-
I authorize Clear Choice	Dermatology to charge my C	Credit card for professional	services as follows:
<ul> <li>Outstanding Balance</li> <li>Other \$</li> </ul>	es towards Insurance Deduc		
	r a bill is sent or the insuranc		er all outstanding balances not ou or this office of your balance,
Card Holder's Signature:		Date:	
Please note that all inform	nation will be kept confidential an	d that information will only be	used to obtain payment for services.



## **Credit Card on File Agreement**

Clear Choice Dermatology has implemented a new credit card policy. Recent changes in healthcare markets and payment processes have altered insurance coverages to shift more of the cost of care to our patients. The credit card on file policy is a convenient method to pay for the portion of services that are deemed patient's responsibility, such as copay, deductible, and co-insurance.

Co-pays and remaining deductibles are still due at time of visit. At check-in, the credit card information will be obtained and kept confidential and secure until the insurance(s) have paid their portion and notifies Clear Choice Dermatology of the balance due, if any. At that time, the billing department will issue out one statement via mail which the patient will have 30 days to pay or make other forms of payment arrangements. After 30 days, the debit/credit card on file will be automatically charged for any outstanding balance. In the case when a credit card has reached its limit maximum, the patient will have an additional 30 days to arrange payment before the bill is forwarded to a collection agency.

I authorize Clear Choice Dermatology to keep my debit/credit card on file and to charge my debit/credit card for any outstanding balances that my health plan has identified as my financial responsibility. If the provided debit/credit card has changed, expired, or denied for any reason, I agree to immediately give Clear Choice Dermatology a new, valid debit/credit card which I will allow to be charged over the phone. I agree that the new card can be saved and used with the same authorization as the original card I presented.

<b>Visa</b>	MasterCard	Discover	American Express
Patient's Name (print):			
Date of Birth (mm/dd/yy	уу):		
Cardholder Name (print)	:		
Last Four Digits of Debit/	Credit Card Number:		Exp. Date:
Card Billing Address:			
			like us to bill your debit/credit
card immediately for any	v balances due after the pr	ocessing of your insurance	2.

Debit/Credit Card Holder's Signature: Date:	Date:
---	-------

Authorization Received by: \_\_\_\_\_(Initials) Date: \_



## Frequently Asked Questions Regarding Credit Card on File

#### 1. Do I have to leave my credit card information to be a patient?

Yes. This is our policy and it is a growing trend in the healthcare industry. Insurance reimbursements are declining and there has been a large increase in patient deductibles and patient responsabilities.

#### 2. <u>What are the benefits?</u>

It saves you time and eliminates the need to write checks, buy stamps or worry about delays in the mail. It also drives administrative costs down because the billing department will send out fewer statements and spend less time taking credit card information over the phone or entering it from the billing slips sent in the mail, which are less secure methods than us storing the information. The extra time can now be spent on helping patients directly in person or over the phone.

#### 3. <u>I always pay my bills on time. Why do I have to do this?</u>

The billing process is time-consuming and wasteful. Reducing unnecessary costs are essential to allowing us to continue to be an in-network provider with most insurance companies. Nothing is changing about how much you end up paying.

#### 4. What if I don't have a credit card?

It is our policy that payment is due at the time of service. You may also keep your Health Savings Account (HSA) or Flex Spending Account (FSA) credit cards on file. If you do not have either of these types of cards, then you can use a debit or credit card. We accept Visa, Mastercard, American Express, and Discover.

#### 5. <u>How can I be assured that my credit card information will remain safe?</u>

We are under the strict rules and guidelines of Payment Card Industry (PCI) Compliance, and HIPAA Compliance to protect patient privacy and credit card information is considered protected health information. 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. We cannot see the card number – only the last four numbers, giving us no way to use the card outside of the billing system. Our employees will not have access to your bank card.

### 6. <u>What if there is a payment discrepancy or I have other payment questions?</u>

Please contact our billing department directly, (541) 316-6575, to settle payment discrepancies or for other payment questions. This policy is in no way compromising your ability to dispute a charge or to question your insurance company's explanation of benefit<u>s.</u>