



Secure Payment Authorization

Effective June 1, 2025

Our goal is to make your care experience as seamless and stress-free as possible — including how we handle billing.

To better serve our patients and simplify the payment process, we are updating our billing policy for patients with commercial insurance plans (e.g., Aetna, UnitedHealthcare, Cigna, Blue Cross/Blue Shield, etc.). If your primary insurance is Medicare Part B, Medicaid, Tricare, or VA, this policy does not apply to you.

Why We're Making This Change

Many insurance plans now require patients to pay deductibles, co-insurance, or other out-of-pocket expenses after services are rendered. To reduce unexpected bills and streamline the billing process, we now ask patients with commercial insurance to securely provide a credit card through our payment authorization process. Your card will only be charged after your insurance has processed the claim **and** you've received a detailed statement outlining any remaining balance.

What You're Authorizing

By signing below, you authorize **Vanguard Medical Specialists, LLC** to securely store your credit card information through our encrypted Electronic Health Record (EHR) system and to charge the card on file **only** under the following conditions:

- A balance is due after your insurance provider has processed your claim
- The balance includes co-payments, deductibles, co-insurance, or any service not fully covered by your plan
- You have been provided a statement with the balance

What You Can Expect

- Copayments and deposits are due on the date of service. If a refund is owed to you, we will **refund to the credit card you have provided**.
- You will **always** receive a statement detailing any balance owed via mail, and if applicable, also via your patient portal.
- You will have **21 days** from the date of the statement to review, pay, or contact our Billing Department at 719-465-5643 with questions or concerns.
- If we haven't heard from you or received payment within 21 days, we will charge the balance to your card on file.
- If the payment is declined, your balance remains your responsibility and may be subject to our internal collections policy if unresolved after two billing cycles.

Your Rights & Security

- Your card information is encrypted and stored securely in compliance with all applicable healthcare privacy and security standards.
- You may update or remove your card from our system at any time with **30 days' written notice**.
- If you do not want to follow this process, we will collect a deposit for the visit. For surgery and patch testing appointments, it is the estimated cost. For all other appointments, the deposit is \$250.

*** Signatures on Other Side ***

With my signature below, I acknowledge that I have read and understand this Secure Payment Authorization policy, and I authorize Vanguard Medical Specialists, LLC to securely store and charge my credit card as described.

Signature of Patient (or Legal Representative)

Date

Print Name of Patient

Print Name of Legal Representative (if applicable)

Card Type (check one): Visa <input type="checkbox"/> Mastercard <input type="checkbox"/> Discover <input type="checkbox"/> AMEX <input type="checkbox"/>
Last 4 digits of presented card: _____ Expiration Date: _____
Name on Card (print): _____
Cardholder Signature: _____ Date: _____

To be completed internally: Vanguard Representative: (initials) _____ Date: _____