

Financial Policy for Dermatology and Dermatologic Surgery Center, P.C.

Thank you for choosing us for your healthcare provider. We are committed to your treatment being successful. The following is a statement of our "Financial Policy", which we require you read and sign prior to any treatment.

All patients must complete our information and insurance form before seeing any provider.

All patient accounts are due and payable the day services are provided, we accept cash, check, and Visa/Mastercard.

As a convenience to you we:

- _ Will file all medical claims to insurance, cosmetic services excluded.
- _ Contract with many different insurance companies.
- _ Will contact insurance companies to aid in the processing of claims as we have opportunity.
- _ Will re-file an insurance claim, when necessary.
- _ Will extend payment arrangements to those in need.

Regarding Insurance Plans with whom we participate as a provider, all co-pays, co-insurances, deductibles, and outstanding balances are due at the time of treatment. In the event that your insurance coverage changes to a plan where we are not participating as a provider, refer to the following paragraph.

Regarding Insurance Plans with whom we are not a participating provider, we require the services be paid in full the day of treatment. In situations where there is a financial hardship, we will accept 50% payment the day of service and the balance be paid in equal amounts for the following 2 consecutive months. Any balance is your responsibility whether your insurance pays or not and regardless of their determination of usual and customary rates. We will file all medical claims to your insurance company for you as long as you have supplied us with all your insurance information.

General Information

Our practice is committed to providing the best treatment for our patients and we charge what is usual and customary for our area. Your insurance policy is a contract between you and the insurance company. We are not a party to that contract. Please be aware that some, and perhaps all, of the services provided may be non-covered and not considered reasonable and necessary under your insurance plan. It is your responsibility to know what your insurance company covers through your policy with them. If laboratory and pathology services or consultations are necessary to aid us in determining a diagnosis, they can be sent to an outside laboratory, and they will bill your insurance company directly. It is your responsibility to inform us before processing if your insurance limits your laboratory access. **Our office does not assume any responsibility for denial of any or all parts of your claim by any insurance company.**

It is your responsibility to:

- _ Supply us with a current copy of your insurance card at every visit. If we do not have your insurance card on file, payment in full is due at the time of service.
- _ Pay at the time of service (please see requirements above).
- _ Pay in full for all cosmetic services, supplies, and products at the time of service.
- _ Know and understand what your policy will and will not pay for.
- _ Insure we receive payment from your insurance company.
- _ Remit payment in full for charges not paid by your insurance plan within 60 days.
- _ Obtain a referral prior to your visit for any insurance plan that requires a referral to be seen at our office. If you are seen without a referral, payment in full is due at the time of service.

To accommodate those in need, Dermatology and Dermatologic Surgery Center, P.C. is willing to work with you to establish a mutually agreeable payment arrangement. All arrangements need to be approved by our billing representative or by our office manager. All arrangements must be set-up within 30 days of your appointment and regular agreed upon monthly payments must be received to keep your account current. Please feel free to contact our billing representative with questions or concerns you have on your account.

Missed Appointments: Unless cancelled at least 24 hours in advance, our policy is to charge for missed appointments at the rate of \$25 for each occurrence. Please help us serve you better by keeping scheduled appointments. If you have any questions regarding your account, please contact our billing representative at (515) 255-9471.