

Financial Policy

- Please provide us with your current medical insurance information card. We will ask that this card be provided at each appointment, and that you notify us immediately of any changes in your insurance information.
- Please contact your insurance company to check your benefits for dermatology services. We bill most types of insurance as a courtesy to our clients, but your insurance plan may deny payment for services or procedures even after they have been completed.
- We rely on you for settling your account. You are ultimately responsible for all fees relating to your care. The responsibility for children's accounts rests with the individual that accompanies the child. Any court ordered responsibility judgment must be determined between the individuals involved.
- We will send you an itemized statement every month.
- Payment is due within 30 days of the date of service. We accept several methods of payment including cash, check, or credit cards. If you would like to set up a monthly payment plan, this should be set up prior to receiving services with our Business Office at 651-291-1168.
- **All co-payments are due at the time of check-in, along with any deductible or coinsurance responsibility.** If you are unsure of your co-payment amount, it is **your** responsibility to contact your insurance company to determine your financial responsibility.
- It is your responsibility to obtain referral authorizations from your insurance carrier, if required, and to keep these authorizations up to date and in effect for all of your dates of service.
- You will be asked to sign an assignment of benefits form, which allows us to bill your insurance company and receive payment from them for your visits.
- Please check all of your personal information over *carefully* so that we may preserve the integrity of our data. **Please report all address, insurance, and/or telephone number changes immediately.**
- There may be times when you receive laboratory services. In these cases, you may receive a bill from Quest Diagnostics Laboratories, as we do not perform the analysis of these tests in our office. We do supply these companies with billing information from our files, but again it is your responsibility to follow up with these companies to provide financial reimbursement. Their phone number for Billing Services is 1-800-888-8333 or 651-635-1513.
- If at any time you have any questions regarding any treatment fee or service, please discuss them with us promptly and frankly. We will make every effort to avoid a misunderstanding.
- If you do not have any insurance, or your insurance company does not cover your services, we require that you make a down payment of \$66.00 towards your office visit. Please remember that this is not payment in full, it is a **down payment**. You will be responsible for all charges accrued on your account, and your \$66.00 will be considered a payment on account.