

Financial Policy

Thank you for trusting your medical care to Dermatology Consultants. We strive to render excellent medical care to you, your family, and all of our patients. We ask that you review our Financial Policy below that includes more information on the scheduling and cancellation of appointments in addition to your financial obligations when services are rendered to you. We look forward to seeing you!

Insurance:

- Dermatology Consultants accepts and is contracted with most insurance carriers, PPOs, and HMO's. Charges for the services billed to our contracted insurance carriers will be discounted to their allowed amount. You are responsible for any copays, deductibles, any non-covered services, and usual and customary amounts for non-contracted insurance.
- Please bring your current medical insurance card to every visit and notify us if there is a change in your insurance coverage.
- Contact your insurance company prior to your visit to clarify your covered benefits for dermatology services.
- If your insurance requires a referral, you must obtain one prior to your visit.
- Co-payments are due at the time of check-in along with any amount due on your account. If you are unsure of your copay, deductible, or coinsurance amount, please contact your insurance company for clarification prior to your appointment.
- You will be asked to sign an Authorization and Release of Information form, which allows us to bill and receive payment from your insurance company.

Patients Without Insurance:

- If you do not have insurance, or your insurance company does not cover your services, we require that you make a **down payment of \$100.00**. This is not payment in full, and you will be responsible for all charges accrued on your account. Your \$100.00 down payment will be applied as a payment on your account and you will be billed for the remaining amount due.
 - A down payment of \$250 is required for MOH'S Surgery

Cosmetic Services:

- Cosmetic services are not covered by insurance and must be paid in full at the time of service. Some cosmetic services do require a prepayment of \$100.00.
- Payment in full is required at the time of scheduling for Sculptra.
- No refunds are given for Sculptra that is not used within **2 weeks** of being reconstituted (mixed).

Laboratory Services:

- If you receive laboratory services, such as blood tests, you may receive a bill from Quest Diagnostics Laboratories, as they perform the analysis of the lab specimen.

Pathology Services:

- If you have a tissue biopsy done, you will receive a separate bill from Hospital Pathology Associates in addition to your bills from Dermatology Consultants, as their pathologists perform the analysis of the tissue. Dermatology Consultants will bill for the biopsy and technical processing of the tissue sample.
- There may be times where additional diagnostic testing needs to be done at a referenced lab to support the diagnosis; therefore, you will receive an additional bill for these services if applicable

Appointment Cancellation Policy

- Your appointment is reserved especially for you. Should you need to cancel or change the date of your appointment, we would appreciate 72 hours notice.
- Patients who no show or cancel two times without 72 hours notice may be considered for dismissal from the practice
- A patient who fails to show up for a scheduled appointment without prior notice will be considered a “no show”
- 24 hour notice of cancellation is required for all cosmetic services. If you late cancel or no show your appointment, you will lose your \$100.00 prepayment.

Billing:

- You will receive an itemized statement monthly, and payment is due within 30 days of the statement date. If you are unable to pay the balance in full, please contact our business office immediately to preserve your credit.
- We accept: cash, check, credit cards, Care Credit, and Dermatology Consultants gift cards. Checks at point of service will be processed electronically.
- Secure online payments can be made on our website: www.dermatologyconsultants.com
- Payment plans need to be set up **prior to your visit** by calling our Business Office at 651-209-1600.
- You are ultimately responsible for all fees relating to your care.
- Any balances that have been unpaid for a period of 60 days or longer will be sent a notice letter. This is the final opportunity that you have to resolve your account. If no contact is made to our office, your account may be sent to our legal collection agency. All contact regarding your account must then be made with the legal collection agency’s account representative.
- Please report all address, insurance and/or telephone number changes promptly by calling the Business Office at 651-209-1600
- Responsibility for minor/dependent accounts rests with the legal guardian and we may ask for proof of guardianship. Any court ordered responsibility judgment must be determined between the individuals involved.
- If at any time you have questions regarding your bill, please call our Business Office at 651-209-1600 and we will be happy to assist you.

Patient Satisfaction:

- Dermatology Consultants takes pride in the services that are rendered to our patients. It is important to us that our patients are the center of our practice. Our goal is to provide you with the highest quality of care in a courteous and professional setting. If at any time your experience with us did not meet your expectations, please contact us at any time to report your question, issue or concern. You can reach us electronically by selecting “Contact Us” through our website at www.dermatologyconsultants.com or by calling 651-209-1600.

Updated: 10/24/2018