

## MT. LEBANON DERMATOLOGY ASSOCIATES, PC

Financial Policy: Effective February 1, 2020

### **INSURANCE:**

We participate with most insurance companies. **We do not participate with:** Medical Assistance (Access, Gateway, CoventryCares, UPMC for You, UPMC Advantage Specialty, Aetna Better Health, United Healthcare Community Plan for Families, Unison, My Direct Blue or Workmen's Compensation. You should direct any questions and/or complaints regarding coverage to your insurance carrier, your employer (if group plan) or to your agent. Insurances vary in their coverage and it is **the patient's responsibility** to understand his/her medical benefits.

### **INSURANCE CARDS:**

You will be asked to provide your insurance card(s) at every visit. This is to ensure that the information we have is correct.

### **CO-PAYS, Coinsurance, Deductibles and other non-covered billable services:**

All office co-pays are to be paid **at the time of service. This is an insurance company policy.** We will bill your insurance company as a courtesy to you. After our billing is completed, the patient is responsible for any coinsurances, deductibles and any other non-covered billable services. We do not bill third parties. If you do not have insurance coverage or we do not participate with your insurance carrier your total charges are due on the date of service.

### **PAYMENTS:**

\* A balance due statement is sent to the patient immediately after payment is received from their insurance company. Unpaid balances are due upon receipt of this statement.

\* If payment is not received within 60 days, your outstanding balance will be transferred to "Transworld Systems" a balance facilitator. At that time, accounts with a balance over \$50.00 will be assessed a fee equal to 50% of the unpaid balance and accounts with a balance of \$50.00 or less will be assessed a \$25.00 service charge. At that time, the patient and his/her family will be discharged from the practice.

\* If the balance facilitator does not receive payment within 90 days, your outstanding balance will be transferred to "Credit Management Services" a collection agency. This is an agency that affects credit.

\* Partial payments are readily accepted.

\* If the patient's check is returned to us by the bank or a credit card payment (by mail) is denied, a \$25.00 returned check/credit card fee is assessed on the account.

### **CANCELLING APPOINTMENTS AND MISSED APPOINTMENTS: Due to the high volume of patients that need our care we must enforce the following policy: A 24-hour notice of cancellation is required.**

We understand that there are times you must miss an appointment due to emergencies or obligations for work or family. However, when you do not call to cancel an appointment, you may be preventing another patient from getting much needed treatment. Conversely, the situation may arise where another patient fails to cancel and we are unable to schedule you for a visit, due to a seemingly "full" appointment book.

If an appointment is not cancelled at least 24 hours in advance:

**First occurrence** - you will receive a courtesy call, reminding you of the importance of calling or responding to your test reminders if you are unable to keep your appointment. Your patient rescheduling fee will be waived.

**Second occurrence** – You will be charged a rescheduling fee between \$25 - \$100 based on the type of appointment/service scheduled. These fees are not covered by your insurance.

**Third occurrence** – You may be dismissed from the practice.

Please extend us and your fellow patients the courtesy of cancelling your appointment 24 hours prior to your appointment.

**COSMETIC SERVICES:** All charges for cosmetic services must be paid at the time of the visit.