

Dermatology, Ltd. Financial Policy

Welcome and thank you for choosing Dermatology, Ltd. for your dermatology care. We are committed to providing you the highest quality of medical care possible in a cost effective manner.

Please be advised that your health insurance coverage is a contract between you and your health insurance company. We will submit your claims for payment. However, as the patient or the guarantor, you are ultimately responsible for payment due for services rendered that are not covered by your insurance plan.

Things to bring with you to EACH appointment:

- **Health insurance card(s)**
- **Drivers License**
- **Method of payment**

Appointments:

- **It is your responsibility to verify that your physician is currently under contract with your insurance plan and that you have obtained all necessary referrals BEFORE your scheduled appointment. Failure to confirm this may result in your responsibility for any and all charges.**
- **We require patients who arrive without a valid referral to sign a separate waiver form indicating they understand they are responsible for full payment if our office is not able to obtain a referral that day. In these cases, we also require credit card information in order to process the full payment due.**
- **Please inform the patient service representative during your check in of any changes in your insurance and /or demographic information (phone number, address, etc.). Failure to notify us of changes in your insurance coverage may result in you being responsible for any services not covered by your insurance plan.**
- **24 hours notice is requested to cancel and /or reschedule all appointments. Failure to do so will result in a \$35 No Show fee.**

Payments:

- **All co-pays and co-insurance amounts, deductibles, and all non-covered items (cosmetic, etc.) are the patients financial responsibility and are due at the time of service. We accept cash, personal checks, money orders, Visa, Master Card, and American Express.**
- **There will be a \$25 fee for any checks returned from our bank.**

Self-Pay:

- We offer a discount from our fee schedule for patients who do not have health insurance. In these cases we can only provide an estimate of the payment due prior to the appointment since fees are determined based on the office and procedure codes billed.

Collections and outstanding balances:

- We reserve the right to add a \$10 monthly statement processing fee for any account that has an unpaid balance for more than 60 days.
- Any outstanding balance after 60 days of the date of service may be referred to an outside collection agency. Accounts referred to an outside collection agency will be subject to an additional collection fee of \$50 which will be added to the total balance due.
- Patients with unpaid delinquent accounts or accounts sent to collections may be discharged from our practice.

Payment plans:

- Our office will be happy to work with you in order to pay any balance due .
- Please contact our billing department to work out a payment plan.
- You may mail payments to our office :

Dermatology, Ltd.
101 Chesley Drive
Media, PA 19063

- Make payments online: dermatologyltd.com or by phone : 610 565 2640

Refunds:

- Any patient refunds are issued to the appropriate party.
- Patient refunds will not be processed until all active or past due charges are paid in full.