

## Patient Financial Policy

(Updated Jan 1, 2015)

- Please bring your current insurance card to each appointment. Notify us immediately of any changes in your insurance information. If updated insurance is not provided in a timely manner, balance in full will become the patient's responsibility.
- Please contact your insurance company to check your benefits for dermatology services. We bill most types of insurance as a courtesy to our patients, but your insurance plan may deny payment for services or procedures even after they have been completed.
- We participate with many PPOs, POS plans, HMOs and other health insurance plans including Medicare. Each plan contains unique rules which must be followed by patients. Please familiarize yourself with the particular benefits and rules of your health care plan since the contract is between you (the patient) and your health insurance carrier. Certain health insurance plans require that you obtain a referral authorization from your Primary Care Physician ("PCP") before visiting a specialist's office like ours. You are responsible for obtaining this referral authorization and keeping track of the number of visits allowed as well as the start/end dates of your referral authorization. Alternate payment arrangements or rescheduling of your appointment may become necessary if you fail to obtain a proper referral authorization. If you have any billing questions, please call 763-231-8710.
- You will be asked to initial an Assignment of Benefits and Related Release of Information consent, which allows us to bill your insurance company and receive payment from them for your services.
- We will send you an itemized statement every month. If you have questions regarding any treatment fee or service, please call our billing office at 763-231-8710.
- Payment is due within 30 days of the date of service. We accept several methods of payment including: cash, check, or credit cards. **You will be charged a \$25 fee per returned check.**
- 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 adult/guardian (guarantor) who brings in the child. That adult/guardian (guarantor) will be responsible for all co-payments and deductibles. We do not forward bills to other parties regardless of court rulings or divorce decrees.
- **Patient accounts that are sent to collections due to nonpayment, will incur an additional collections charge of 28% of the total amount due. This fee will be added to your total amount due and prior to being sent to our collection agency, Colltech Inc.**
- **All co-payments are due at the time of check-in.** If you are unsure of your co-payment amount, it is **your** responsibility to contact your insurance company to determine your financial responsibility.
- Procedures done in any dermatology clinic (i.e. liquid nitrogen, biopsies, excisions, acne extractions, etc.) use codes that are considered a surgical procedure by insurance carriers and must be billed as such.
- Any laboratory services received will be billed by Quest Diagnostics Laboratories, as we do not perform the analysis of these tests in our office. We do supply Quest Diagnostic Laboratories with billing information from our files, but it is your responsibility to follow up with them to provide financial reimbursement. The phone number for Quest Diagnostics Laboratories Billing Services is 1-800-888-8333 or 651-635-1513.
- If a tissue biopsy is done during your visit, you will receive a bill for the pathology services from either Skin Speaks: Advancements in Dermatology or from Aurora Diagnostics Twin Cities Dermatopathology, as they perform the analysis of the tissue biopsy. If needed we will supply Aurora Diagnostics Twin Cities Dermatopathology with billing information from our files, but it is your responsibility to follow up with them to provide financial reimbursement.
- 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 telephone number changes immediately.**
- If you do not have insurance, we require that you make a down payment of \$100.00 before you are brought back for your appointment. Please remember that this is not payment in full, it is a down payment and you are responsible for all charges accrued for services received. **All self-pay patients are required to pay in full at the time of service and before they leave the clinic.**
- Cosmetic services are not covered by insurance and must be paid in full on the day you receive the service.

### Appointment No-Show/Cancellation Policy

- You must cancel or reschedule your medical appointment at least 24 hours in advance.
- We make at least one attempt to contact patients one or two days in advance of their appointment as a courtesy reminder. However, patients are ultimately responsible for keeping their scheduled appointments. A "missed" appointment, no-show, is someone who misses an appointment without cancelling/rescheduling 24 hours in advance. Patients who miss three or more appointments may be dismissed by our practice.
- You must cancel or reschedule your cosmetic appointment at least 24 hours in advance. If you do not, we will charge a \$75 booking deposit going forward and this will be applied toward your treatment. If you no-show or cancel less than 24 hours out you will forfeit the \$75 booking deposit. There are no exceptions to this policy.