

The Dermatology and Skin Cancer Institute - Office Policies (rev 1/25/2024)

Thank you for choosing The Dermatology and Skin Cancer Institute. We are committed to providing you with superior medical care. To ensure your visit and the billing process go as smoothly as possible it is important that you understand our office policies.

Dermatology and Skin Cancer Institute Office Financial Policy

All patients are required to complete our patient registration information. **At each visit, please let us know if there are any changes to your address, phone, driver's license, and/or insurance information. It is your responsibility to alert our staff should your coverage change from your last visit or be discontinued. If we do not participate with your insurance, you will be billed at self-pay rates.** If you cannot provide current health insurance information you will be responsible for payment in full at the time of the visit. As a courtesy, insurance claim forms will be prepared and sent to your insurance company on your behalf. Be advised that the contract between you and your insurance company is a separate contract from that between you and our clinic.

If you are uncertain if a procedure is covered, please contact your carrier prior to your appointment to find out. As hard as we try, it is impossible for us to know every detail and nuance about each insurance company, about each insurance plan's coverage, benefits, and/or eligibility, and about the changes in coverage the insurance companies make daily. For example, recently, some insurance companies have denied payment for diagnoses of hair loss and nail disorders. As such, we apologize, but we are not able to waive charges that your insurance company does not cover or payments that they retract later. **It is your responsibility to be knowledgeable about your own insurance coverage/benefits/eligibility.**

Co-pays and deductibles are required at the time of each visit prior to being seen. Some HMOs require referrals. **You are responsible for obtaining your own referral prior to your appointment with us.** We can retrieve electronic referrals, but if your insurance requires a paper referral, you are responsible for picking the referral up from your doctor and bringing it with you to your appointment. **If you are seen in the office without a referral, you will be billed at self-pay rates which you will be responsible for in full. For any reason if your insurance company does not pay for your visit or if your insurance company retracts the payment at any time, you will be responsible for payment in full.**

Credit Card Payment / Surcharge Fee

In the setting of decreasing insurance reimbursements despite increased costs in every aspect of running our medical practice, we are forced to implement a **non-refundable credit card surcharge fee of 3%.** We prefer and appreciate cash or check payment for our services to avoid this fee. There is no surcharge fee if you choose to use a debit card, but you must indicate debit to our staff so it can be processed as debit. We apologize for this necessity. Please note **personal checks that are returned for non-sufficient funds will incur an administrative fee of \$50.**

As part of the Fair Credit Billing Act, you agree to not submit dispute charge requests with your credit card company or banking facility without making a good-faith effort to resolve a problem with the practice. If you do submit a dispute charge request, you will be billed a **\$50 chargeback fee** to offset the fee charged to us by your credit card company for a dispute.

Co-pays, deductibles, and outstanding balances will be collected PRIOR to each visit to our office. If a deductible is applicable, you will be responsible to PRE-PAY a minimum of \$150 for a general dermatology visit and up to \$2000 for a surgery visit. If you have paid by credit card and any refund is due, it will be by check minus the 3% surcharge which are the fees charged by the credit card company. **Please be aware that any balance on your account is your responsibility.** If you do not have insurance or your insurance does not cover the services rendered, payment is expected in full at the time of service, **prior** to any procedure. If this is a financial hardship, payment arrangements can be made.

DSCI requires our High-Deductible Insurance Plan and Surgery Patients to provide a valid credit card to be stored by our credit card processor under secure (SSL) protocol. If applicable, we will collect your deductible prior to surgery. Once your insurance company has paid their portion of your covered charges, we will charge your credit card on file if any balance is due. This includes any remaining deductible, co-insurance, additional co-pay, and/or any non-covered charges. A non-refundable 3% credit card surcharge will be added to the total payment. If you wish to avoid the 3% surcharge, please ask us for a phone call form. We will call you prior to charging your credit card to provide 10 days for payment in full by cash or check. If we do not receive payment in 10 days, we will charge your credit card for the full amount including the 3% surcharge. A receipt of this payment will be emailed to you.

Appointment Cancellation / "No-Show" Policy

We require at least 24 hours' notice when cancelling or rescheduling your appointment. Appointment availability is limited at times, and a no-show for your appointment takes away from a patient needing to see us. **Our no-show fee is \$75 for ANY missed General Dermatology appointment for any reason with less than 24 hours' notice, and a \$150 fee for ANY Surgical missed appointment with less than 24 hours' notice.**

Medication Refill Requests

Refills may be called in during regular office hours, but we prefer you request refills through your Patient Portal. Please have the following information available when you call: patient's name, date of birth, phone number, name of medication, strength and dosage, and the pharmacy you want it called in to. Please make sure we have your complete pharmacy information including name, address and telephone number. **Please allow 48 business hours for medication to be called in to your pharmacy. DSCI does not refill prescriptions after business hours, weekends, or on holidays.**

- Plan ahead: You should contact our office three (3) days before your medication is due to run out. However, if you are using a mail order company, please contact us fourteen (14) days before your medication is due to run out.
- Be patient: some medications require prior authorizations. The extra paperwork required from your insurance company may take days to process and may delay your needed medication. Please anticipate a 7-to-10-day approval process.
- Certain medications require mandatory laboratory testing before they can be refilled. If you do not have up-to-date laboratory testing, this may delay your request until the appropriate testing is completed.
- Refills on medications will only be authorized for medications prescribed by our providers in our office.
- Please keep your follow-up appointments. It is our office policy not to authorize refills if you have missed your appointments or fail to keep your scheduled recommended visits.
- Policy for oral, certain topical, injectable, or monitored medications: A follow-up visit will be required at minimum every 3-6 months to verify medication efficacy.
- Policy for all other medications: A follow-up visit will be required at minimum every 12 months to verify medication efficacy.

Biopsy Results: If you had a biopsy during your appointment with us, and you do not hear from us within two weeks, please call the office 215.361.3376 and press Option 5.

Depending on your insurance, you may receive bills from outside laboratory companies (i.e. Quest laboratory, pathology companies, etc...). If you receive a bill from an outside company, please call that company's phone number and speak to their representative regarding the matter if you have any questions.

All sales are final. We do not offer refunds or exchanges for products or services. Recommendation and performance of any cosmetic treatments or procedures is at the sole experienced discretion of our medical staff. If at any time after your treatment, you feel you are having an adverse reaction or side effect, you agree to call the office to discuss. If you need to visit the office to see a dermatology provider, you agree that your insurance will be processed for billing and/or tests if needed, or you may incur self-pay fees if you do not have insurance.

DSCI does not provide outpatient services for Medicaid patients. Services to Medicaid patients are urged to call Medicaid for a list of participating providers.

FINANCIAL and OTHER OFFICE POLICIES - SUMMARY STATEMENT FOR SIGNATURE

- I have read and understand the DSCI Office Policies and agree to be bound by its terms.
- I have had an opportunity to read the office's Notice of Privacy Practices. I acknowledge that a copy of the current notice will be posted in the reception area, and that I will be offered a copy of any amended Notice at each appointment. I am aware that copies of this document available upon request or can be downloaded from our website: www.361derm.com
- I understand that accounts with unpaid balances after 60 days may be forwarded to a collection agency or District Court.
- I accept responsibility for any co-pay. I understand the co-pay is **NOT-REFUNDABLE** after I have been evaluated by a provider.
- I accept responsibility for any deductibles, co-insurance amounts, and the full cost of non-covered services.
- I understand if my insurance company does not pay for any portion of my visit, or if my insurance company retracts the payment at any time, I will be responsible for payment in full.
- I consent to have my medical records sent to insurance companies or financial institutions to prove that services were rendered.

Authorization to Pay / Authorization to release medical records: I request that payment of authorized Medicare and/or Insurance benefits be paid directly to Dermatology & Cosmetic Surgery Institute, PC. I permit a copy of this authorization to be used in place of

the original. I authorize the release to the Social Security Administration, Centers for Medicare and Medicaid Services or its intermediaries, or to my medical insurance carriers any information regarding this or related claims. Additionally, if I have "Medigap" / Secondary Insurance coverage, I request benefits be paid on my behalf for any services furnished. I authorize the Dermatology and Skin Cancer Institute to release to my "Medigap" carrier information needed to determine my benefits.

High-Deductible Plan Patients and Surgery Patients

I understand that my credit card information will be saved to file for today's office visit and future office visits and/or for purchases made by me on my account. After insurance processing I authorize DSCI to charge my credit card on file for the full amount owed if I do not pay within 30 days of my statement mailing date. I understand there will be a 3% non-refundable surcharge to pay by credit card.

I authorize the Dermatology and Cosmetic Surgery Institute, d.b.a. the Dermatology and Skin Cancer Institute to charge my credit card for agreed upon services that have been provided to me. I understand that my credit card information will be saved to file for balances due and future transactions on my account. I authorize these payments and agree not to submit dispute charge requests with my credit card company.

Signature of patient or responsible party

Printed name if other than patient

Date

DSCI - Important Information to understand regarding Insurance Policies (rev 01/25/2024)

What is a referral?

A referral is an important process in your medical care. When you join an HMO, the primary care physician (PCP) you select will coordinate ("refer") your care to a specialist (Dermatologist) to ensure you get the most appropriate care. Your insurance carrier mandates that you get this referral from your PCP. Please contact your PCP within three (3) business days of your appointment in our office to determine if they issued you the referral. Without a referral, we will have to reschedule the appointment.

I have insurance so why do I have to pay anything up front?

Your contract with your medical insurance company stipulates that you are obligated under the conditions of that contract. Like car or homeowner's insurance, many medical insurance companies require you to pay some portion(s) of the bill in addition to what the insurance company pays.

What do I potentially have to pay prior to being seen by a provider?

You are responsible for your co-pay and deductible at the time of service. A **co-pay** is the amount you must pay to access medical care according to your insurance contract. In some cases, it might be \$10-\$80 but with some insurance plans, it would be a percentage of your bill (10-20% is common). **Once you have been evaluated by a provider in the practice, your co-pay is NOT REFUNDABLE.** A **deductible** is the amount of money that you must pay out of pocket before the insurance company is responsible for any charges. It is part of your contracted plan with your insurance carrier. A **co-insurance** is the remaining balance after the insurance company has paid their portion.

Why do I have to pay my co-pay and/or deductible? Why do you collect these monies upfront instead of billing me like my last doctor?

When you go to have your car fixed or get a haircut, you are required to pay for the services at that time. We are forced to do the same to collect money the insurance company will **not** pay on your behalf. The average deductible ranges from \$200 to \$3000 and once this is met by you, the insurance company will begin to pay for covered charges. It is much more efficient to capture the co-pay and/or deductible at the time of service. After the office visit, it becomes more difficult and more expensive to deal with administratively. We have been forced to spend money and valuable resources on collecting deductible amounts from patients who refuse to pay after their service. We simply cannot function this way moving forward and be able to keep up with the overhead costs of a large dermatology practice. While we will attempt to find out the amount of your deductible, there is no way for us to be sure what the exact amount is and/or if any portion has been utilized at the time of our service. **You will be required to pay your deductible prior to receiving services at our office. This policy is non-negotiable.** If you are unable to pay your deductible, we can reschedule your appointment.

Is it possible to receive bills from any laboratory companies?

Please note: Depending on your insurance, you may receive bills from outside laboratory companies (i.e. Quest laboratory, pathology companies, etc...). If you receive a bill from an outside company, please call that company's phone number and speak to their representative regarding the matter if you have any questions.

We kindly request that our patients direct any concerns or constructive feedback to the attention of our office manager via phone or email patientservices@361derm.com. We make every effort to ensure the finest delivery of care and customer service.

We appreciate positive reviews online on Google!