

Financial Policy

Thank you for trusting your medical care to Dermatology Consultants. We strive to provide 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 Coverage

- If you are covered by an insurance plan we accept, we will bill your insurance for the services based on the information you provide. However, we cannot guarantee that your insurance will cover all services. You are responsible for verifying your insurance coverage and meeting any related requirements.
- We accept and are contracted with most insurance carriers, PPOs, and HMOs. You are responsible for co-payments, deductibles, and non-covered services. Please bring your current insurance card to every visit, and notify us of any changes to your coverage. Co-payments are due at the time of check-in, along with any account balances.
- If a referral is required by your insurance, you must obtain it before your visit. Failure to do so may leave you responsible for the total charges.

Patients Without Insurance

- If you do not have insurance or if services are not covered, we require a down payment.
 - **General Services:** A \$100 down payment is required, applied to your account balance. **This is not payment in full**
 - **Mohs Surgery:** A \$250 down payment is required. **This is not payment in full**
- You are responsible for any additional charges accrued during your treatment.

Cosmetic Services

- Cosmetic services are not covered by insurance and must be paid in full at the time of service. Prepayment of \$200 is required for cosmetic procedures performed by a physician. For Sculptra services, payment is required at the time of scheduling, and no refunds are provided if Sculptra is not used within two weeks of mixing.

Co-Payments, Deductibles, and Other Non-Covered Amounts

- You are responsible for amounts not covered by insurance, including co-payments and deductibles. Co-payments are due at the time of your visit.

Appointment Cancellation Policy

- Please provide 24 hours' notice if you need to cancel or change your appointment. No show appointments may result in a \$75 fee. Failure to do so twice may result in dismissal from the practice. Cosmetic services require 24-hour notice for cancellation; otherwise, you forfeit your prepayment.

Laboratory and Pathology Services

- You may receive separate bills from third-party providers, such as Quest Diagnostics or Hospital Pathology Associates, if additional lab or tissue analysis is performed.
 - If you have a tissue biopsy done, you will receive a separate bill from Hospital Pathology Associates (HPA) in addition to your bills from Dermatology Consultants, as their pathologist perform the analysis of the tissue. HPA will bill your insurance directly based on the Demographic information received from the Dermatology Consultants. Once the patient's insurance plan processes the

claim(s), a text link to the HPA payment port and a statement will be sent to the patient's billing address for any deductible, co-payment, or co-insurance on any remaining balance not paid by insurance. In cases where a patient notifies HPA of a billing error or omission, HPA will place the balance due on hold, investigate, and correct the error. Following correction, HPA will refund or rebill the patient with the correct amount due within 30 days of correcting an error or omission

- There may be times where additional diagnosis 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.

Statements and Payment Terms

- We will send you monthly billing statements. Once your insurance company has processed your claim, the remaining balance is your responsibility and should be paid within 21 days. If you are unable to pay, please contact our business office to set up a payment plan.
- **Online Payments:** You may make secure online payments via our website. We accept cash, check, credit cards, Care Credit, and Dermatology Consultants gift cards. Checks will be processed electronically.

Billing Error Review

- If you believe your bill contains errors or if you have concerns, contact our business office. We will review and correct any errors found. During the review process, we will not bill you for the services in question.
 - Within 30 days of our determining or receiving notice that your bill may contain one or more billing errors, we will notify you (1) of the potential billing error; (2) that we will review the bill and correct any billing errors found; and (3) that while the review is being conducted, we will not bill you for any health treatment or service subject to review for potential billing errors. Within 30 days after we complete this review, we will (1) notify you that the review is complete, (2) explain in detail (a) how any identified billing errors were corrected, or (b) if applicable, why we did not modify the bill as requested, and (3) include applicable coding guidelines, references to health records, and other relevant information

Medical Debt and Collections

- If you are having difficulty paying your balance, please contact our business office to discuss payment options. Accounts unpaid after 120 days may be referred to a collection agency or law firm. We will not report your medical debt to consumer reporting agencies or credit bureaus.
- We will not deny necessary treatment due to outstanding medical debt. However, we may require you to enroll in a payment plan. If you are unable to make installment payments, you must communicate with us and pay what you can afford. Failure to comply with the payment plan may result in further actions.

Ending Collection Activities

- We periodically review accounts and will stop collection efforts once a debt is marked as satisfied or uncollectible. You can request updates on your account status from our business office.

Legal Compliance

- We comply with all applicable laws, including the Minnesota Debt Fairness Act, the federal Fair Debt Collection Practices Act, HIPAA, and state privacy laws, in collecting medical debt.

Contact

If you have any questions about this policy or need assistance with your billing or collection matters, please contact our business office at 651-209-1604

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