

## Financial Policy

Thank you for choosing My Dermatologist as your skin healthcare provider. We are dedicated to providing you with the best dermatologic care. My Dermatologist is privileged to provide medical and cosmetic treatment for our patients. We are experienced Dermatologists that deliver compassionate, trusted skin care for a complete you. We strive to deliver quality patient care while providing an excellent overall patient experience. 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 caring for you!

### Insurance

- My Dermatologist accepts and is contracted with most insurance carriers, PPOs, and HMO's. Charges for the services billed to our contracted insurance carriers will be discounted to their allowed amount.
- You are responsible for any copays, deductibles, any non-covered services.
- Please bring your current medical insurance card to every visit and notify us if there is a change in your insurance coverage.
- Contact your insurance company prior to your visit to clarify your covered benefits for your dermatologic services.
- If your insurance requires a referral, you must obtain one prior to your visit.
- Co-payments are due, without exception, at the time of check-in along with any past amount due on account. If you are unsure of your copay, deductible, or coinsurance amount, please contact your insurance company for clarification prior to your appointment. Under no circumstances are we able to waive co-payments.
- You will be asked to sign an Authorization and Release of Information form which allows for us to bill and receive payment from your insurance company.

### Uninsured/Self Pay Patients

- Patients who present to check in with no active insurance coverage will be expected to pay a \$100.00 down payment prior to being seen. This is not payment in full. Rather, the remaining balance will be billed to the patient. Payment in full is then expected within 30 days of receipt.

### Cosmetic Services

- Cosmetic services are not covered by insurance and must be paid in full at the time of your service.
- Payment for cosmetic services that may be performed at a medical visit is due at the time of this visit.

### Product

- All product sales are final

### Laboratory Services

- If you receive laboratory services, such as blood tests, you may receive a bill from LabCorp Diagnostics, as they perform the analysis of the lab specimen.

### Independent contracted services - Pathology

- Aurora Diagnostics is our contracted dermatopathology group.
- All biopsy specimen will be sent to Aurora Diagnostics resulting in pathology charges.
- There may be times where additional diagnostic 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.

## Financial Policy

### Mohs Surgery

- Our board certified Mohs surgeon will be performing Mohs micrographic surgery in our clinic for your convenience.

### Appointment Cancellation Policy

- Your appointment is reserved especially for you. Should you need to cancel or change the date of your appointment, we would appreciate 72 hours' notice.
- A patient who fails to show up for a scheduled appointment without prior notice will be considered a "no show."
- A patient who no shows for three appointments or for fails to give an adequate 72 hour notice for three appointments may be subject to dismissal from the practice.
- As a courtesy, we will do our best to send a reminder via text, email, or telephone call for appointments. If you do not receive your reminder call or message, the cancellation policy will still remain in effect.

### Billing

- You will receive an itemized statement monthly if there is a remaining patient balance on your account, and payment is due within 30 days of the statement date. If you are unable to pay the balance in full, please contact our business office immediately to preserve your credit score.
- Payments can be made online at [www.mydermtc.com](http://www.mydermtc.com), check by mail, or by calling our business office at 651-621-8888. We accept: cash, check, and credit cards
- You are ultimately responsible for all fees relating to your care. Any balances that have been unpaid for a period of 60 days or longer may be sent a notice letter. This is the final opportunity that you have to resolve your account. If no contact is made to our office, your account may be sent to our legal collection agency. If your account is sent to an external collection agency, all contact regarding your account must then be made with the legal collection agency's account representative. Any applicable collection fees ranging from 25-50 percent of the dollar amount submitted to our collection agency will be the responsibility of the patient and are not billable to insurance. Any checks returned for insufficient funds will incur a \$25.00 fee that is not billable to insurance.
- Please report all address, insurance and/or telephone number changes promptly by calling our office.
- Responsibility for minor/dependent accounts rests with the legal guardian and we may ask for proof of guardianship. Any court ordered responsibility judgment must be determined between the individuals involved.
- If at any time you have questions regarding your bill, please call our office at 651-621-8888 and we will be happy to assist you.

### Patient Satisfaction

- My Dermatologist takes pride in the services that are rendered to our patients. It is important to us that our patients feel that they received quality care and endure an excellent overall patient experience. If at any time your experience with us did not meet your expectations, please contact us at any time to report your question, issue, or concern. You can reach us by emailing [feedback@mydermtc.com](mailto:feedback@mydermtc.com) or by calling 651-621-8888.