



Absolute Dermatology & Skin Cancer Center

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Consent for Financial Office Policies of Absolute Dermatology, PC

For purposes of this document, 'you' and 'your' refer to the patient and/or legal guardian of the patient. The patient's guardian is a parent or individual who accepts financial responsibility for services rendered to the patient and who is legally authorized to give consent and take action on the patient's behalf.

Health insurance plans are variable from patient to patient and plan to plan. Your personal plan is a contract between you and your insurance company and you are responsible for knowing your plan's details including co-payment amounts, deductibles, co-insurance, and lab contracts. You are responsible for any charges not covered by your insurance plan. Any amount not covered by the insured/patient's insurance is due within 30 days of the time of service. A photo-copy of your ID and insurance card is needed by our billing department to assist you in filing your claim. It is the patient's responsibility to inform us if your insurance requires pre-certification or pre-authorization of services prior to scheduling of such services. The patient will be responsible for services denied by insurance due to "No Eligibility", "Non-Covered Service", "Pre-authorization/Certification Not Obtained". Statements are released after your insurance pays, denies, or non-payment by your insurance.

In Network Coverage: For insurance companies that we are contracted with (please see our website for a complete list of insurance we accept), we will determine your copay due at the time of the visit. Co-payments and co-insurance amounts, deductibles, and all non-covered items and charges are the insured/patient's financial responsibility and are DUE AT THE TIME OF SERVICE. If you have questions about these payments, call your insurance company as these are specific to your plan.

Out of Network Coverage: For these plans, your copay is due at the time of the visit. You are responsible for the charges of the provided services, which may be higher than the similar services for an in-network provider. Co-payments and co-insurance amounts, deductibles, and all non-covered items and charges are the insured/patient's financial responsibility and are DUE AT THE TIME OF SERVICE. Feel free to be a Self-Pay patient and submit your bill for reimbursement to your insurance company.

Co-payments, deductibles, and fees: Co-payments and co-insurance amounts, deductibles, and all non-covered items and charges are the insured/patient's financial responsibility and are DUE AT THE TIME OF SERVICE. Failure to produce payment may result in your appointment being rescheduled. Recent shifts in the healthcare industry have resulted in insurance companies increasingly transferring costs to patients, you, the insured. Absolute Dermatology, PC has financial policies to enable efficient operational processes. Please see our Credit Card on File Policy (below).

Self-Pay Patients: Self-pay or uninsured patients are responsible for payment at the time of service. The fee schedule is based upon the established Medicare fee schedule in place.

Medicare Patients: We will bill Medicare for you. We must have your signature on file and we will also bill secondary insurance carriers for you. All co-payments are due at the time of service. The patient will be responsible for any balance not paid by Medicare and secondary insurance.

Non-Covered Services: Cosmetic services (services that are not medically necessary for your health) cannot be submitted to insurance and payment in full is due at the time of service by credit card or cash only, no checks will be accepted. If you have any questions about what is considered cosmetic, vs. medical, please reach out to us.

Returned Check Fee: All returned checks will be charged a **\$30 processing fee**.



Credit Card on File Policy: If you choose not to pay directly after the services are provided, WE ASK THAT YOU KEEP A CREDIT/DEBIT/HSA CARD ON FILE to be used for any unpaid balances. Due to the high number of deductible plans, and higher patient coinsurance benefits, this has become necessary at our organization. Please keep in mind, we will not charge your card if you do not owe anything, and that having this card on file makes it easier for us to refund you if necessary.

**Once your credit card information is entered, it is encrypted and cannot be viewed or accessed by our organization. PayJunction is registered with Visa and MasterCard and independently certified as a PCI-DSS Level One Service Provider.

By signing the agreement, you understand that once the health plan has paid their portion for my care that you will receive an Explanation of Benefits (EOB). The health plan EOB will state any balance remaining to be paid by the patient. Absolute Dermatology, PC may charge my credit card the balance due when they receive a copy of the EOB. Charges will be made ONLY after the claim has been adjudicated by your insurance and you will have received an EOB from your insurance detailing the amount billed. If the charge exceeds \$250 you will receive a courtesy call or email prior to authorizing the card on file. Circumstances when your card would be charged include but are not limited to missed co-payments, deductibles and co-insurance, and non-covered services and/or denial of services. If the credit card we have on file for you changes, please notify us immediately by calling our office at (804) 326-4448. It's not uncommon for people to change or cancel their credit cards, including when it expires. If we run your credit card and it's denied for any reason, we reserve the right to charge an additional \$25 declined card fee if we are not able to run a new credit card within 7 days. We will contact you or leave you a phone message if this occurs.

Outstanding Balances: If your account is not paid within 30 days of receiving the first bill, you will receive a phone call. If the account balance is not paid in 60 days, your account will be turned over to a collection agency and assessed a **30% processing fee**. Failure to pay bills will result in dismissal from the practice.

Referrals: Your insurance plan may require a referral to be completed before seeing a specialist. (Dermatology is considered a specialty field). It is your responsibility to obtain the proper referral in order to be seen for your appointment. If you don't have a referral at your appointment time, your appointment may be rescheduled and you could be charged a **missed appointment fee of \$30**.

Pathology/Laboratory Services: Absolute Dermatology, PC uses third parties for our laboratory work and pathology services. You/your insurance will receive an additional bill from the lab service provider (Quest, LabCorp, etc). We are unable to adjust these charges as they are provided by a separate entity.

Missed Appointments: Please provide at least 24 hours notice to cancel an appointment. We do this so your appointment slot can be offered to another patient in need of attention. You will be charged a **\$30 missed appointment fee** if you fail to keep your appointment or cancel with less than 24 hours notice. SURGERY appointments require at least 48 hours notice to cancel an appointment. If you fail to keep your surgery appointment, you will be charged a **\$50 fee missed surgical appointment fee**. After TWO missed appointments in a row, you will be dismissed from the practice.

I have read and understand the Financial/Credit Card on File/Office Policies of Absolute Dermatology, PC.

Patient/Guardian signature: _____ Date: _____