

FINANCIAL POLICY

Thank you for choosing **Aesthetic Dermatology, PC**, a dermatology practice specializing in conditions of skin, hair and nails in adults and children. In addition to medical conditions, we offer cosmetic services.

IMPORTANT PLEASE READ

INSTRUCTIONS FOR EXAM ROOM

1. Please turn off cell phones and pagers when in examination room.
2. Please remove chewing gum, hard candies or mints prior to exam.
3. Please take facial make-up off prior to being examined.
4. If nail disorder, please remove nail polish (we can provide remover)
5. If getting undressed, please put clothing on chair and not on counter.
6. Please keep on only underpants and bra (optional) when undergoing complete body exam.

Thank you for selecting Aesthetic Dermatology, PC for your dermatological care. We are committed to providing quality and compassionate medical care. Please understand that payment is expected for services rendered. The following is a statement of financial policy. For your convenience, our practice accepts Cash, Personal Checks, Visa, American Express, Discover and MasterCard.

Insurance Coverage: We accept assignment for most insurance plans. Your insurance coverage is an agreement between you and the insurance carrier. You are responsible for providing your current insurance information at each visit. If your insurance carrier requires a referral from your primary care physician, this must be present at the time of service. Failure to provide all necessary information may require you to pay in full on the date of the visit. **It is your responsibility to keep track of the referral expiration dates and the number of visits given by your primary care physician.** You, as the insured, are responsible for understanding your insurance benefits; therefore you will be responsible for any services denied by your insurance carrier as not reimbursable by your insurance plan.

Co-payment: All co-payments are due prior to seeing the physician. If unable to pay, your appointment will have to be rescheduled.

Medicare: Our physicians are participating Medicare providers and accept Medicare assignment, which is the ALLOWABLE charges after approved by Medicare. Medicare will pay 80% of the allowable charges after you pay for your annual deductible. You are responsible for any amount applied to your deductible and 20% coinsurance. If you have a secondary insurance, as a courtesy we will submit to that particular carrier any remaining balance. You will also be responsible for any services denied by your insurance carrier as not medically necessary and/or not covered.

Laboratory: Depending on your insurance carrier's policy, you may be required to pay a separate co-payment for any specimen taken during your visit.

Self-Pay Patients: We accept patients without medical insurance. Payment is expected at the time of service.

Cosmetic Surgery Patients: Deposits are required prior to the date of the procedure. The balance of the payment is required prior to the procedure being performed.

Payments: We utilize a guaranteed check service, which automatically deducts the amount of your check from your account immediately. This is similar to how your credit or debit card works by showing us if funds are available in your account.

Refund Policy: We do not offer refunds on medical and cosmetic procedures/products.

Cancellation Policy: A charge will be made for broken appointments unless a 24 hours notice is provided.

Returned Checks & Collections: A charge of \$25 will be made for all returned checks. In the event that any action is brought to collection, I agree to pay any reasonable collection costs and/or attorney fees for the collection of my financial obligation to Aesthetic Dermatology, PC.

Patient Signature: _____ **Date:** _____

