

# Forest Dermatology, PA

## Financial Policy

We have adopted the following financial policy. If you have any questions about this policy, please discuss them in advance with our front office personnel.

Please be prepared to address charges for services you receive on the date of your treatment. We accept cash, checks and MasterCard and Visa. If you choose to pay by check and your check is returned to our office for any reason, the amount of the check will be reinstated to your existing balance, along with a service charge of \$25.00. Payment of these amounts must be made immediately in the form of cash or money order.

We have made prior arrangements with many insurers and other health plans to accept an assignment of benefits. We will bill those plans with whom we have an agreement and will only require you to pay the authorized co-payment at the time of service. We will collect the co-pay when you arrive for your appointment. As a courtesy to our patients, our office will file your claim with your insurance company even if we do not participate with your particular insurance plan. For this reason, we will need to see your insurance information at the time of your visit.

Note: Failure of the insurance company to pay does not excuse the patient's responsibility. It is the patient's responsibility to know what is covered by their policy, and what is not covered.

### **Medicare Patients**

Our office is required by law to file your Medicare claims for you. We accept assignment on Medicare. This means that we have agreed to accept Medicare approved amounts as full payment. However, Medicare only pays 80% of the approved amount, leaving a 20% copay to be paid by the patient. A yearly deductible may also be due if the patient has not met this at the time of service. We will file secondary insurance upon the receipt of Medicare payment.

Medicare will not pay for a list of services they have deemed not medically necessary. For those services, Medicare requires Forest Dermatology to have you sign a waiver acknowledging that you have been informed that Medicare will not pay, and that you will be solely responsible for payment of that service. Payment is expected at the time of service for these non-covered services.

### **Medicaid Patients**

We do accept Medicaid. It is the patient's responsibility to bring a signed, valid card with you to all visits. If you do not have a valid card with you at each visit we will reschedule your appointment to a time when you can bring it with you. For adults on Medicaid, \$3.00 copay is expected at the time of the visit.

### **Retired Federal Employees**

We are required to file for those patients who are of Medicare age (65 and older) who don't have Medicare coverage.

### **Surgery Patients**

We will file your insurance for surgery. All surgery patients will receive a separate billing statement from Pathology.

### **Cosmetic Procedures**

With all cosmetic procedures, payment arrangements must be made prior to receiving treatment or products.

### **Minor Patients**

For all services rendered to minor patients, we will look to the adult accompanying the patient for payment. We are unable to know the financial responsibility of divorced parents. Please notify us of the responsible party at the time of check in. The child's legal guardian must accompany them to their first appointment.

### **MISSED APPOINTMENTS**

Forest Dermatology requests a 24 hour advance notice to cancel or reschedule appointments. Please call us as early as possible if you know you will need to reschedule your appointment. Please note that any patient who misses 2 appointments will be charged \$25.00 for the privilege of scheduling a third appointment.

**PLEASE NOTE:** Effective immediately, Forest Dermatology will levy a \$25.00 fine onto any account more than 90 days old. Further, long-standing overdue accounts will be sent to our collections agent, Southern Credit Adjusters, Inc.