

Payment Policies

IF YOU ARE COVERED BY AN INSURANCE PLAN WE ACCEPT

If we participate in your insurance plan, we will gladly submit your claim and wait for your insurer's payment. Your copayment is expected when you visit, so please be prepared with check, cash or credit card: MasterCard or Visa. There is a \$5 handling charge if we have to send you a bill for the copayment.

If your insurance requires an additional copayment for surgery or payment of a deductible, we will bill you when we receive payment from your insurance company. Please be familiar with your insurance coverage so that you are not surprised if your insurance requires an additional bill from us. You are responsible for paying claims denied by your insurance company. Patients who have not yet met their insurance deductible must prepay \$75 for the first visit and \$50 for subsequent visits.

IF YOU ARE COVERED BY AN INSURANCE PLAN WE DO NOT ACCEPT

We do not participate with Medicaid or with every insurance company. If you have insurance that we do not accept, you can still be seen as a private pay patient. Full payment will be due at the time of your appointment unless other arrangements have been made in advance.

INSURANCE ELIGIBILITY

We make every effort to determine your insurance eligibility at the time of your visit. If you provide an insurance card or ID number to us and it is later determined that your coverage had terminated before the date of your appointment, or if you change coverage and we do not participate with your new insurance plan (including Medicaid), you will be considered a private pay patient and will be responsible for the full balance due.

IF YOU ARE COVERED BY MORE THAN ONE INSURER

Your claim must go to your primary insurer first, even if it is not one we accept. It is likely that we will not receive payment from that insurer or a copy of the explanation of benefits, because of privacy rules. When you receive your payment, if any, or your rejection and explanation of benefits, you must forward them to us so that we can submit a claim to your secondary or tertiary insurer.

If your secondary or tertiary insurance is one in which we do not participate (including Medicaid), you will be considered a private pay patient and will be responsible for the full balance.

IF YOU ARE COVERED BY A MANAGED CARE PLAN REQUIRING A REFERRAL

You must get a valid referral from your primary care provider before your appointment. If you are a returning patient, please ask when you book your appointment whether your previous referral will still be valid. We will let you know if you need a new referral, but our office cannot get it for you; you must arrange that directly with your primary care physician.

CANCELLATIONS

If you need to cancel an appointment, you must do so at least 24 hours in advance. There will be a \$45 fee for general dermatologic appointments, a \$90 fee for surgical appointments, and a \$150 fee for Mohs surgery appointments that are not kept or are canceled without at least 24-hour notice.

LATE PAYMENTS AND COLLECTION FEES

Payment is due within 30 days of the billing date. If you do not pay promptly and your bill goes to a collection agency, you will be responsible for the collection agency fees, which may be as high as 35% of the outstanding amount.

RETURNED CHECKS

If a check is returned as not payable, the patient will be responsible for the amount of the check plus a \$35 bank fee, which we incur when a check is returned. This must be paid in cash or by money order, bank check or credit card.

I have read and understand both pages of Hudson Dermatology's payment policies and agree to abide by them.

Signature _____ Date _____