

CITY DERMATOLOGY & LASER FINANCIAL POLICY

We are dedicated to providing the best possible care for you, and we want you to completely understand our financial policies.

1. Always bring your current health insurance card with you to each visit.
2. Please notify us at the time of check-in of any changes in insurance, address, phone number, Primary Physician information, etc.
3. Co-pays, deductibles and/or payments for cosmetic procedures are due at the time of service. We accept cash, checks and credit cards.
4. Please make sure prior to your visit that you have all referrals and/or authorizations required by your insurance company for the visit.
5. Keep in mind that your insurance policy is basically a contract between you and your insurance company. We will file all insurance claims for you; however, the ultimate responsibility for payment is yours.
6. Not all insurance plans cover all services. In the event your insurance plan determines a service to be “not covered” you will be responsible for the complete charge. Payment is due upon receipt of a statement from our office.
7. Some insurance plans consider “in office” surgeries and procedures under their surgery guidelines; therefore higher co-pays and deductibles may be required. Please read your plan documents or contact your insurance regarding what your responsibility might be. (Ex. Humana, Anthem, BCBS Federal)
8. Due to the increasing number of patients who do not show up for their scheduled appointment or cancel in less than 24 hours, we will now require a \$50 booking fee at the time of scheduling appointments for new patients. As a courtesy to all scheduled patients, we ask that you give adequate notice (at least 24 hours) if you are unable to keep a scheduled appointment. If more than one appointment is missed without notification you will be required to prepay \$50 at the time of scheduling your next appointment. If you do not show up for the scheduled appointments or do not give 24 hour notice, you will forfeit the \$50. If this occurs on more than one occasion we will not see you in our practice.
9. Any collection fees incurred due to unpaid balances are the responsibility of the patient and will be reported to the credit bureau.
10. If you have an HSA (Health Savings Account) with your insurance you will be required to provide us with a credit card at the time of your visit.
11. If you have insurance, you should file with your insurance company, as the charges go towards your deductible if it has not been met. It is illegal to negotiate a reduced rate if you have insurance with a high deductible. These are trying times for healthcare and we appreciate your understanding. We work hard to take care of your needs by providing exceptional services at a fair price.