



## Financial Policy

We are honored you have chosen us as your dermatology healthcare provider and want to provide you and your family with economical high quality care. Our team is here to help file your medical claims and guide you through the insurance process. It is important that you provide the team with your insurance and demographic information to facilitate reimbursement. We are contracted with the majority of insurers at standard rates and any co-pays, deductibles, or non-contractually covered expenses are the responsibility of patients.

If you do not have insurance, or your information is unavailable, you will be considered Self-Pay and payment arrangements will be required at time of service.

**Medicare:** Resolute Dermatology is proud to be a Medicare Part B Provider. Patients are responsible for any Medicare co-insurance, deductibles or services rendered that are not covered by Medicare.

**Medicaid:** Resolute Dermatology does not currently participate in Medicaid

**Managed Care Plans:** Some insurance plans require a referral from a Primary Care Physician (PCP) or pre-certification before treatment can be rendered. It is the patient's responsibility to ensure we have this approval prior to their visit. If a referral or pre-certification has not been obtained in advance, all charges/payments will be the responsibility of the patient or the appointment will need to be rescheduled.

**Commercial Plans:** Resolute Dermatology has established fees that are usual and customary for dermatology services in this area. If we are contracted with your insurance carrier, their fee schedule will determine the amount due for services provided. All co-pays and deductible payments are due at the time of service.

**Non-Covered Services:** Some services offered by Resolute Dermatology are considered cosmetic and/or not deemed medically necessary. These services are not covered or paid by insurance.

**Laboratory Services:** Some services, such as biopsies or surgery, require specimens be sent to a laboratory for processing. The patient may receive a separate bill from the laboratory used. The patient is responsible for payment for all laboratory services not covered by insurance.

**Self-Pay:** Patients who do not have insurance coverage are considered to be self-pay. Self-pay patients will be required to make payment arrangements prior to services being rendered.

**Payment Arrangements:** Resolute Dermatology may consider payment arrangements for those patients who need assistance in meeting their account obligation. Resolute Dermatology reserves the right to set the terms, conditions and to charge interest for any payment arrangement.

**Deductibles:** Insurance deductibles will be collected at the time of service and/or prior to all surgical procedures



**Credit Cards:** Resolute Dermatology accepts Visa, MasterCard, American Express, Discover, Google Pay, and Apple Pay. Debit cards and cash are also accepted. Personal checks are not a preferred form of payment.

**Care Credit:** Resolute Dermatology is proud to participate in and offer Care Credit financing. Please feel free to discuss this offering with our front desk team.

**Returned Check Policy:** Resolute Dermatology will charge a twenty-five dollar (\$25.00) fee for each check returned by our bank for non-sufficient funds.

**Account Refunds for Overpayment:** Accounts with \$50.00 or less overpayment will remain a credit to the patient's account. Any overpayment of \$50.01 or more will be refunded to the patient via check by Resolute Dermatology if all accounts are current.

**Disability / FMLA / Other Forms:** Resolute Dermatology will charge a twenty-five dollar (\$25.00) fee for the completion of each form. Multiple forms are \$25.00 per form. Payment is required prior to the completion.

**Missed Appointment Fees:** Resolute Dermatology may charge a fee for missed office visit appointments when the patient fails to give appropriate notification. A cancellation notice must be received twenty-four (24) hours in advance of the scheduled appointment.

A fifty dollar (\$50.00) charge may be applied for failure to meet this requirement. A one hundred dollar (\$100.00) charge may be applied for missed surgery/procedure appointments.

**Collection Agencies:** Any account that is not paid in full within **90 days** of service will be sent to collections. Resolute Dermatology contracts with the collection agency, AIH Receivables. Should it become necessary for Resolute Dermatology to send a patient's account to collections, the patient will be responsible for any and all fees associated with the collection effort of the account. This includes a minimum additional 28% fee and may include reasonable attorney fees, court costs, collection charges and interest. If an account is sent to AIH Receivables it may negatively impact a patient's credit score.

**Business Office Contact:** Resolute Dermatology contracts with Modmed BOOST for all medical billing services. Their number will be provided on request and patients should not hesitate to call with any inquiries.

Signature of Patient or Responsible Party \_\_\_\_\_

Date Signed: \_\_\_\_\_