



Albuquerque Dermatology Associates & Cutaneous Surgery Center, P.A.

## **Financial Policies**

Thank you for choosing our practice! We are committed to the success of your medical care. Please understand that payment of your bill is part of this care. To help avoid misunderstandings, our financial policy is in writing. For your convenience, we have answered some commonly asked questions below. I understand that this policy will remain in effect for all services provided until I am notified of any change by Albuquerque Dermatology Associates and Cutaneous Surgery Center, P.A.

### **How may I pay?**

We accept payment by cash, check, money order and credit cards, i.e. American Express, Discover, VISA or MasterCard. If a check is returned for insufficient funds or if payment has been stopped, you will be charged a \$25 fee in addition to the amount of the check. If you have a second check returned, you may be asked to pay by cash, money order or cashier's check, or credit card.

### **What if my child needs to see the physician?**

A parent or legal guardian must accompany patients who are minors on the patient's first visit, and must sign the financial statement for the patient, accepting responsibility for the account. A parent must accompany children to all visits. A minor who is able to come by themselves must have permission in writing from a parent or legal guardian to have treatment in our clinic. The legal guardian or parent must also be available by phone for questions and consent to treat. A minor is considered anyone under the age of 18. Anyone above the age of 18 is financially responsible for any payment due our office.

**What is your policy regarding missed appointments?**

Patients who do not show up for an appointment, and do not call to cancel have impacted other patients' ability to obtain timely medical care. Therefore, subject to the individual patient's insurance contract, we reserve the right to charge for missed appointments. In addition, you will be charged a \$100.00 no-show fee if you do not call and cancel your appointment.

**Do copays need to be paid at the time of my appointment?**

Yes. According to your contract with your insurance company, all copays are to be paid at the time of service.

**What if I do not pay my bill?**

Accounts that are repeatedly ignored may be sent to collections. If this happens, you may have your credit adversely affected, and you will be dismissed from the practice and asked to find a new physician.

**What is my financial responsibility for services?**

This depends on a variety of factors and we suggest you call your insurance. If our office is not contracted with your insurance plan, we do not accept any allowables and you will be responsible for any amounts owed to our practice.

**How am I to pay my part after you bill the insurance?**

Once we receive the Explanation of Benefits from your insurance company, we will bill you for the balance that you owe. That amount is due upon your receipt of the statement. If you would like to pay with a credit card, just simply contact our office.

**What about "Non-medically necessary" procedures?**

If you and your physician decide on a procedure that is not medically necessary (usually cosmetic procedures such as moles, spider veins, or skin tags), you will be asked to pay the estimated cost of the procedure prior to the procedure being done. You will then be balance-billed or refunded the difference. We will give you the information to file a claim on your own.

## **Your Responsibilities for Office Visits and Office Services**

### **ALL INSURANCE plans with which we have a contract**

If the services you receive are covered by the plan: all applicable copays and deductibles are requested at the time of the office visit. If the services you receive are not covered by the plan, payment in full is requested at the time of the visit.

We suggest that you call your insurance company ahead of time to determine copays, deductibles, and non-covered services for you. If your plan requires a referral and our office does not have a referral on file for you at the time of your visit, you will be required to reschedule for all services and treatments.

### **HMO with which we are not contracted**

Payment in full for office visits, injections, and other charges at the time of office visit. (We will provide the necessary information for you to file your claim directly with the insurance company.)

### **Medicare**

If you have traditional Medicare, and have not met your deductible, we ask that it be paid at the time of service. Any services not covered by Medicare are requested to be paid at the time of the visit. We will bill you for your responsibility after Medicare and the secondary insurance have been processed.

\*This is only meant as a guide. Please check with your insurance company for more details.

### **No Insurance/Worker's Compensation Insurance**

Payment in full at the time of the visit. If the total cost of the visit is not able to be determined, you will be asked to make an estimated payment and will be billed or credited the difference. We will work with you to settle your account. Please ask to speak with our staff if you need assistance or regarding an extended payment schedule. Our office does not take worker's compensation insurance. You will be required to pay your balance at the time of service.

## **Cosmetic Consults and Procedures**

All cosmetic consult charges are due at the time of services. The charge for a cosmetic consult can range from \$100.00 to \$250.00 plus tax. Due to the high expense of the professional supplies, equipment, and the extent of the appointment, prior payment is always required (no free consults will be given). All new cosmetic procedures require a cosmetic consult with a provider. Advance notice of cancellation is required. If you fail to show up for your cosmetic procedure or do not provide 24 hour notice of a cancellation, partial or full cost of the procedure will be assessed. Cosmetic treatments start at \$120.00 and payment is due at the time of service. You will be given an estimate of charges prior to undergoing the procedure.

## **Scheduling**

Certain procedures in our office require special, advanced planning and scheduling with the providers. Therefore, you may not be able to be scheduled with the provider at the time of your call. However, the person specific to your needs will call you back at his or her earliest convenience.

## **Spa Services**

All spa services and procedures require payment at the time of service. We want to dedicate the proper amount of time to each patient's needs, therefore a patient is required to check-in ten minutes before their appointment. Any patients that are five minutes late will be rescheduled. Special order spa products require payment in advance. In order to provide you with a tranquil and relaxing environment, no children are allowed in the spa room and must be accompanied by an adult in our waiting lounge.

Please feel free to contact our billing department or office manager should you have any questions regarding this financial policy.

505-872-4700