



DERMATOLOGY & LASER

ASSOCIATES OF MEDFORD, LLP

FINANCIAL POLICY

Thank you for choosing Dermatology & Laser Associates of Medford, LLP to be your dermatology provider. We are providing the following financial policies so that you may have a clear understanding of your payment responsibility.

Dermatology & Laser Associates of Medford, LLP will file primary and secondary medical claims for patients. It is imperative that current and accurate insurance information be provided by the patient at the time of their appointment. Insurance policies are a contract between the patient and the insurance company. It is the patient's responsibility to know and understand their plan requirements and policies regarding co-payments, co-insurance, deductible, and benefits. Co-payments are due at time of service.

The patient may receive treatment for skin conditions at the time of their office visit. These treatments are billed separately, and in addition to an office visit charge. Treatment for skin conditions may be considered a surgical procedure by insurance carriers. Insurance carriers may process these claims according to the patient's major medical benefits. Charges for these procedures may be applied to a patient's deductible or subject to surgical co-insurance. Some forms of treatment are:

Cryosurgery – application of liquid nitrogen to destroy skin lesions (freezing)

Biopsy – removal of a small sample of skin for treatment or diagnosis

Injections – placement of medication into the skin using a small needle

Pathology Services: Biopsies and surgical procedures require tissue specimens to be processed in a laboratory. The processing and interpretation of the processed specimen will result in pathology charges. Pathology charges are billed separately, and in addition to an office visit/biopsy/surgical procedure charges. Dermatology & Laser Associates of Medford, LLP has a dermatopathology laboratory incorporated into our practice. This allows simplification of billing for our patients. Pathology charges will be generated on the same statement as all other charges for our patients. Pathology charges are billed under the interpreting physician. This may or may not be the same as a patient's treating physician. Patients are responsible for all pathology service charges not covered by their insurance carrier.

Medicare: Dermatology and Laser Associates of Medford, LLP is a Medicare participating provider. We will bill Medicare and Medicare Managed Insurance carriers. The patient is responsible for their Medicare co-payment, deductible, co-insurance, and any services rendered that are not covered by Medicare.

Medicaid: Dermatology & Laser Associates of Medford, LLP is a participating Oregon Health Plan provider. Many Medicaid Managed Care plans require prior authorization for any type of treatment outside of an office visit. Dermatology & Laser Associates of Medford, LLP will work with these insurance carriers to

obtain these authorizations. However, multiple appointments may be necessary to provide the treatment recommended by our physicians. The patient is responsible for any applicable copayments and services rendered that are not covered by Medicaid.

Self-Pay: Patients who do not have insurance coverage are considered self-pay. Payment in full for services provided are due at the time of service for self-pay patients. Patient may receive treatment for skin conditions at the time of their office visit. These treatments are separate charges, in addition to an office visit charge. The cost of procedures may be given upon patients request prior to treatment.

Cosmetic Procedures: Cosmetic procedures are not billed to insurance carriers. The patient is responsible for payment in full at time of service for all cosmetic procedures.

Minor Patients: The parent or legal guardian of a minor patient (under 18 years of age) is responsible for providing payment for services rendered.

Patient Owed Balances: Patients will be mailed a statement for all balances due following payment by their insurance carrier(s). Payment in full is required upon receipt of statement. Dermatology & Laser Associates of Medford, LLP may consider payment arrangements for those patients that need assistance in meeting their financial obligations. Payment of patient owed balances may be made with cash, check, Care Credit, Visa, MasterCard or Discover credit/debit cards. Dermatology & Laser Associates of Medford, LLP imposes a 2.9% surcharge on the transaction amount on Visa, MasterCard and Discover credit card products, which is not greater than our cost of acceptance. We do not surcharge debit, HSA, FSA or prepaid cards. All returned checks will be assessed a \$25.00 returned check fee.

Collections: Patient balances that are not paid in full following three statement cycles may be sent to a collection agency.

Patient Acknowledgement and Authorization

In consideration of medical services provided, Dermatology & Laser Associates of Medford, LLP is given all rights to the medical reimbursement in accordance with the terms and benefits of my insurance policy or other health benefit, including Medicare Part B. I understand that I am fully responsible for all charges not covered by my insurance.

I authorize the release of medical information/records necessary for Dermatology & Laser Associates of Medford, LLP to receive payment for services rendered.

I have read and understand the terms of this financial policy. I agree to comply with the terms set forth in this policy for services rendered by Dermatology & Laser Associates of Medford, LLP.

Patient/Responsible Party Signature

Date