

FINANCIAL POLICY

All co-payments, co-insurance and deductibles (if applicable) are due at check out for in-network insurances. For out of network insurances payment will be due in full.

FINANCIAL RESPONSIBILITY

The patient (or designated responsible person) has full financial responsibility for all charges for services provided. We file insurance claims as a courtesy, however, this does not relieve the financial responsibility of those charges for you the patient. We do not guarantee all charges are covered by the patient's insurance plan or payment we receive from the insurance carrier. Contact your insurance carrier if you have questions regarding your insurance coverage, deductible or co-pay. The Skin Institute participates with most major carriers and Medicare and we are required to comply with our contractual obligations. **It is unlawful to waive co-payments, deductibles or co-insurance.**

INSURANCE AND BILLING INFORMATION

For accurate and timely filing for your insurance claim, we ask you make us aware of any change in your insurance information prior to being seen by the physician. **It is the responsibility of the patient to provide complete and accurate insurance and patient billing information.** Please be prepared to bring insurance cards to each appointment and let our staff know when there has been a change in the patient or responsible party information. **If we fail to receive payment or notice from the insurance company we have on file for you within 60 days of submitting the claim, the entire balance will become due from the patient or guarantor.**

PAYMENT OPTIONS

We accept VISA, MASTERCARD, CARE CREDIT, personal check or cash as payment options. We also offer online bill pay through our website at www.theskininstitute.com

PAYMENT PLANS AND DELINQUENT ACCOUNTS

We make every effort to collect the portion not covered by your insurance on the day of your appointment. At times we are unable to determine exactly what the entire charge is during your visit. If unknown charges, such as lab fee, pathology specific procedures or other unforeseen occurrences, additional fees may be billed to you or your insurance company. In certain extreme instances, a short term payment plan may be available through our billing office. However, we are not a financial institution and any balance not paid as agreed upon will be transferred to a collection agency. We reserve the right to charge a collection fee if this should happen.

The collection agency is equipped to work with patients on lengthy financial arrangements with terms extending beyond what we can offer.

INSUFFICIENT FUNDS

A \$30.00 insufficient fund charge is added to the patient balance for any returned checks or reversed debit or credit card charges we receive from our bank.

Contact our office at (662) 335-1103 for any billing questions or you may email your request to mail@theskininstitute.com

ACKNOWLEDGEMENT:

Signature of Responsible Party

Print Name

Date

Print Patient Name If Not Responsible Party