

King Dermatology

Financial Policy

King Dermatology participates in a number of different insurance plans. While we are pleased to be able to participate in these plans, it is impossible for our office staff to be aware of each plan's specific requirements. We make our best efforts to verify your plans eligibility and benefits prior to your visit, however, **insurance verification is not a guarantee of payment**. Ultimately, the patient is responsible for payment of the services provided.

Most insurance plans provide annual directories of in-network providers to its subscribers. It is in your best interest to verify that our providers are in-network with your insurance prior to scheduling an appointment. Additionally, if your insurance plan requires a referral from your Primary Care Physician, please have this sent prior to scheduling an appointment.

Payment is expected at the time of service for:

- Co-Payments
- Co-Insurance
- Deductibles
- Non-covered services or cosmetic services

At the time of check-out, we will attempt to calculate the amount due for that days' services. However, until the claim has been filed to your insurance and an Explanation of Benefits (EOB) has been received, the amount collected at the time of service will only be an **estimate**. You may receive a statement with an amount due or have a credit on your account for a future appointment or receive a refund.

We ask that all patients notify us immediately of any changes in their insurance coverage or carrier.

We accept cash, checks, Visa, MasterCard, Discover and American Express as payment for services.

Checks returned for Non-Sufficient Funds, etc., will incur a \$25.00 returned check fee.

After a balance has reached 90 days past due, it will be turned over to an outside collection agency for further action. In the event your account is submitted to a collection agency or attorney for collection, you will pay reasonable collection fees, attorney fees, interest and court costs related to litigations.

King Dermatology utilizes the services of **Quest** reference laboratory. In the event bloodwork is needed, it will be sent to Quest for processing. Quest will file your insurance and will bill you separately from King Dermatology. If your insurance plan requires a specific laboratory other than Quest, it is the patients' responsibility to notify King Dermatology.

In the event a biopsy is done during your visit, the specimen will be sent to **Skin Diagnostics or Pathology Services of Springfield**. We do not make exceptions; **all** specimens are sent for pathology to ensure that a cancer diagnosis is not missed. The pathology laboratory will file your insurance and will bill you separately from King Dermatology. If your insurance plan requires a specific laboratory other than one of the above, it is the patients' responsibility to notify King Dermatology.

I certify that I have read and understand the "Financial Policy" and agree as stated above. I understand that it is my sole responsibility to verify insurance coverage and I am ultimately responsible for payment in full for any outstanding balances. The information I have provided is correct to the best of my knowledge. I understand it is my responsibility to inform King Dermatology of any changes with my insurance status. I understand payment is due at the time of service.

Signature: _____ Date: _____