

ADVANCED DERMATOLOGY AND COSMETIC CARE

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FINANCIAL POLICY

Effective October 1, 2007

Thank you for choosing us as your Healthcare Provider. Our doctors and staff are dedicated to serving your medical and cosmetic needs with the best professional advice, care and service. Please understand that whether or not you have insurance, payment of your bill is your responsibility. The following is a statement of our Financial Policy.

PRIVATE PAY PATIENTS

For patients without insurance coverage or insurance that cannot be verified, payment is due at the time of the service. We accept cash, checks, debit cards and all major credit cards.

INSURANCE PLANS INCLUDING MEDICARE

We must have a *current* insurance card to submit a claim to your insurance company. If you do not have a current insurance card, full payment is due at the time of service. It is your responsibility to notify us in a timely manner of any changes in your insurance. Please do not assume that we know if your insurance has changed. Additional fees will be charged if we are provided incorrect or outdated information. (See **ADDITIONAL FEES** below.)

We contract with many of the prominent health plans; however, not all of the physicians in the practice contract with the same health plans. You can contact your insurance company and verify whether a physician in this practice has a contract with your insurance company. Our staff will assist you if needed.

We will bill your insurance carrier for all covered services. You are required to pay for all co-payments at the time of your visit. Please be aware that your insurance company may consider some, or perhaps all, of the services provided to be non-covered services and refuse to pay for such services or might determine that such services are subject to a deductible in addition to your co-pay. You will then be responsible for any unpaid balance.

PLEASE NOTE: Your health insurance policy is an agreement between you and your insurance company. All charges are your responsibility, whether or not you have insurance. Not all services are covered under all contracts. Because there are so many different insurance plans, it is not possible for us to know the specific details of your coverage. **Keep in mind that care your doctor believes is medically necessary may not be considered to be a “medical necessity” under your insurance plan or a covered medical benefit under your plan. In some cases, your doctor might decide that you need medical care which is not covered by your insurance policy.**

PROCEDURES AND LABORATORY CHARGES

When skin growths are biopsied or removed, there are two separate charges. First there is a charge for the actual biopsy or removal performed. Second, there is a lab charge for preparing and examining the specimen slides under a microscope. The lab charge occurs on a different date.

If the specimen slides require a second opinion or special stain, an independent lab (not owned by our practice) will bill your insurance carrier for additional fees. If you have questions about these additional lab fees, please contact the lab directly as these fees are not charged by our office. We try to utilize insurance contracted laboratories but this isn't always possible.

Dermatology conditions such as rashes, acne or warts are often chronic and may require multiple treatments. There are no guarantees that any particular treatment will work for rash, warts, acne, skin cancer or any other condition, and as such there is a fee for each visit to the office and each skin surgery or treatment. If you have a co-pay it must be paid at each visit and there are no exceptions. We do not waive or reduce co-pays or other patient obligations under any circumstance as it is illegal to do so.

BILLING AND COLLECTIONS POLICY

You will receive a statement after your insurance company has processed your claim. If your full balance is not paid within 30 days of receipt of our statement, you will be charged a finance charge amounting to a 10% annual percentage of the unpaid balance on your account (which corresponds to a monthly periodic rate of 0.83%). If payment in full is not received 30 days after the date of your second statement, your account will automatically be forwarded to a collection agency for further action. Any accounts forwarded to the collection agency become the property of the collection agency and are subject to additional fees as allowed by law.

If you have authorized the use of your credit card on file, it will be charged at the time of the first statement.

Any balances that your insurance carrier has not acted upon within 45 days will be transferred to your responsibility.

If you wish to contest a particular charge, you will have 30 days after our first billing statement is received. After this time period all charges are considered final and no further modifications are possible. Telephone submitted disputes will be documented by return email.

Any unpaid balance that is sent to a collection agency becomes the property of the collection agency and under no circumstances can any reduction be made.

MISSED AND LATE APPOINTMENTS

If you are unable to keep an appointment, we ask that you kindly provide us with at least 24 hours notice. A \$25 fee will be assessed to your account if you do not show up for your appointment without notice or if we receive a cancellation of less than 24 hours. If you are late for your appointment, we will make an attempt to accommodate you during the session but cannot guarantee that we will be able to do so and you may be asked to see another practitioner, or you may have a wait or your appointment may need to be rescheduled for another day.

NOTE: For some cosmetic procedures the no-show fee may be higher.

UNACCOMPANIED MINORS

Consents must be signed by parent or guardian. Non-emergency treatment will be denied unless non-covered charges and co-pays have been paid and insurance billing is approved under the insured's policy. Co-pays and other charges can be paid via telephone by credit card.

MEDICAL RECORDS

If you should need copies of your records, California law allows us to charge a fee for these services. The law also allows us fifteen working days to process the request. Legally we may choose to provide a records summary as opposed to a copy of the complete medical record.

ADDITIONAL FEES

We reserve the right to impose additional convenience charges which are not covered by insurance and which you will be advised upon in advance.

Other Fees:

- Accutane I Pledge program administrative and processing fee
- Rebilling Fee (when original billing is submitted with incorrect or outdated insurance information)
- Billing Secondary or other insurance with special or non standard forms
- Accessing old Medical Records from storage
- Completion of special reports or forms not usually part of an office visit (disability, school or work forms)
- Family conferences
- Communications with other agencies
- Special requests for insurance authorizations for procedures unlikely to be covered
- Supplies and/or medications provided for convenience typically obtained at the pharmacy
- Wound Care dressings or supplies for dressing changes at home

Thank you for understanding our Financial Policy. Please ask our staff if you have questions or concerns, or you may call 661-254-3686 and ask for a billing staff member.