

Nashville Dermatology Physicians

Office and Financial Policies

Welcome and thank you for choosing Nashville Dermatology Physicians for your dermatology care. Please take a moment to review our financial policy so that you understand your responsibility regarding the charges for the services rendered to you by this office.

Insurance: When making an appointment with one of our physicians, it is your responsibility to confirm with your insurance company that the physician is currently contracted with your plan. **Our office does not bill out of network (non-contracted) insurance plans.** If your plan is out of network, **you are required to pay in full for your visit at the time services are rendered.** As a service to you, we will bill in-network primary insurance companies (**secondary policies will be billed for Medicare patients only**). **In order for us to bill your insurance, you must provide us with a current copy of your medical insurance card at each visit, along with all required information (including referrals, if applicable) If you are unable to provide this at the time of your appointment, you may reschedule, authorize a credit card on file or pay in full at the time of service.** We allow 24 hours to receive the necessary insurance information before your credit card is charged. While providing this service, please remember that **your insurance company requires you to know your plan's benefit policies including co-payments, the specifics of what your policy covers, and to notify us when your insurance plan changes, prior to your appointment.** Each plan has its own stipulations regarding the coverage of, and payment for, medical services; therefore, it is extremely difficult for us to be aware of the multitude of individual requirements for each of our patients' plans. **We are not contracted with Medicaid, TennCare, or any HMO Plans. It is the patient's responsibility to confirm with your insurance that the physician is in your network.**

Patient Balance: If your insurance does not respond to or pay your claim within 45 days, the full balance will become the patient/guarantor's responsibility. All balances are due upon receipt of your first statement. All account balances not paid within 60 days will be assessed a late fee of \$20.00 each month the balance remains unpaid. **Accounts sent to our collection agency will be charged an additional 25% collection fee.**

Patients may receive balance due statements via text, email or standard mail. Electronic communication may or may not be encrypted, and while we take reasonable precautions, we cannot guarantee full security of these communications. Your authorization is an acknowledgement and acceptance of these risks unless declined in writing.

Co-Payments: All insurance companies require Co-Pay to be collected at the time of service. **Your Co-Pay and estimated deductible (typically \$150) is due at the time of check-in.** A **Co-Pay** is a flat-rate fee for each visit designated by your insurance plan. **Co-Insurance** is the percentage/portion that your insurance expects you to pay after reconciliation of the final charges reflective upon the extent of services provided by the physicians and staff.

Check-In: We do our best to keep on schedule, so please arrive for your appointment on time. **If you arrive more than 15 minutes past your scheduled appointment time, we reserve the right to reschedule your appointment. Please be prepared to pay any past due balance prior to seeing any of the physicians or staff.**

Check-Out: Payment of non-covered services will be required at the time of service. For your convenience, we accept cash, check, MasterCard, Visa, Apple Pay PayPal and Discover. Credit card transaction fees are assessed from the bank processing firm and not Nashville Dermatology Physicians. **A \$35.00 fee will be assessed on any and all returned checks.**

Non-Covered Services: Payment in full for non-covered services is required at your visit. Please come prepared with the proper payment for your treatment. Cosmetic procedures including, but not limited to Laser Resurfacing, Varicose Veins, Botox, Fillers, Laser Surgery, Laser Hair Reduction, Photo-Rejuvenation, Chemical Peels, Liposuction, B12 Injections and Micro-Dermabrasion treatments are not covered by insurance and claims will not be filed for them.

Medical Necessity: I understand that I am responsible for all charges incurred. If my insurance policy determines/denies my procedure as **NOT MEDICALLY NECESSARY or UNCOVERED**, I am responsible for payment in full.

No Shows and Late Cancellations: We appreciate a 24-hour advance notice if you must cancel your appointment. For your convenience, we will call and/or text to remind you 24 hours prior to your appointment. **Each patient is allowed one NO SHOW without penalty.** If you have two or more NO SHOW appointments in your file, you will only be granted a "same-day" appointment based upon availability of the Physicians and Staff.

Credit Card on File: All patients have the option to keep a credit card on file and signed authorization to charge credit card once a patient balance is due. However, **consistently delinquent accounts will be required to keep a credit card on file or pay for service(s) in full at the time they are rendered.**

Minors: The parent(s) or guardian(s) must accompany a minor (age 18 and below) for the first visit to our office. The parent(s) or guardian(s) are responsible for providing current insurance information for the minor and/or payment in full for services provided. For follow-up visits, unaccompanied minors must have an authorization form for medical treatment signed by a parent or guardian before treatment can be rendered.



Nashville Dermatology
PHYSICIANS

Financial Policy

<p>For patients WITH insurance:</p> <p>Depending on your insurance plan, a Co-Payment and/or Deductible Deposit may be required before being seen by the physicians.</p>	<p>Self-Pay Patients:</p> <p>If you are a self-pay patient, services rendered are to be paid in full prior to any treatment.</p>
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Co-Payment	Deductible Deposit	Self-Pay/No Insurance
<p>A copayment is a set amount of money that a health insurance patient pays for each health care visit/service they receive.</p> <p><i>This is plan-specific:</i> details are listed on the back of your insurance card.</p>	<p>A health plan deductible is an amount of money a person pays for covered health care services before their insurance company starts paying.</p> <p>IF you have over \$200 remaining of your deductible, company policy requires a deposit to be made prior to treatment.</p> <p>Office Visits: \$150 Procedures: \$200</p>	<p>Patients who do NOT have insurance. All services must be paid in full prior to visit/treatment.</p> <p>New patient: \$245.00 (this includes some minor procedures)</p> <p>Established Patient / Follow-Up: \$175.00</p> <p>Procedures: Cost provided prior to scheduling.</p>