

SOUTH SHORE DERMATOLOGY PHYSICIANS, P.C.
FINANCIAL POLICY

Thank you for choosing South Shore Dermatology Physicians, P.C., (SSDP) for all of your dermatological needs. Insurance plans have become increasingly complex and confusing. In an effort to avoid misunderstandings regarding payment for professional services, we have instituted the following payment policy and procedures:

SELF-PAY PATIENTS

- *Payments for all services rendered are expected at the time of service.
- *For your convenience, we accept cash, check, debit, MasterCard, Visa, Discover, and American Express.
- *Your appointment will be rescheduled if you are not prepared to pay at the time of service.

PATIENTS WITH INSURANCE PLANS

- *It is impossible for SSDP to be familiar with each plan and what it entails. It is the responsibility of the patient to know and understand the details of his/her health insurance coverage, including their deductibles.
- *SSDP accepts most, but not all, insurance plans. Please verify that we participate with your plan.
- *Please bring your insurance card(s) to every appointment. If insurance information cannot be verified at the time of service, you will be required to pay in full or reschedule your appointment. A referral is required for all HMO plans. It is your responsibility to contact your PCP prior to your appointment in order to obtain a referral. If we do not receive a referral prior to your appointment, a waiver must be signed in order for you to be seen. A waiver means that you are responsible for all charges incurred without obtaining the appropriate authorization from your PCP. Refusal to sign a waiver will result in your appointment being rescheduled. In the event that your PCP does not issue a referral, you will be responsible for all charges incurred. Aetna HMO and Tricare HMO patients are not allowed to sign waivers. In the event that you do not have a valid referral, you must pay for your visit at the time of service or reschedule for another day.
 - * Not all services are covered by your health insurance plan. Claims rejected by the insurance carrier and any unmet deductibles, copayments, and co-insurance are solely the responsibility of the patient.
 - *Per your insurance contract, all copayments are due at the time of service.
 - *Not all services are deemed medically necessary by insurance companies. These services are considered cosmetic and will not be billed to your insurance company. You will be expected to pay at the time of service.

COSMETIC PATIENTS

*All cosmetic services and products are payable in full at the time of service. We do not bill patients for any cosmetic services or products. The practice of medicine is not an exact science and no results are guaranteed; therefore, there will be no refunds for any cosmetic services that have been rendered.

PATIENT INVOICES

Patient invoices are sent out on a monthly basis. Payment is expected within 30 days of receipt of the statement. If there is a financial hardship please call the billing department at (508) 535-3376 and select option 5.

NONPAYMENT

If your account has a balance that is 90 days past due, you will receive a letter indicating payment is due in full or you may be turned over to a collection agency.

FREE CARE

SSDP does not receive free care funding from the state of Massachusetts; therefore, there is no free care available to our patients.

NO-SHOW/CANCELLATION POLICY

In an effort to accommodate patients with urgent dermatological concerns, please call 24 hours in advance to cancel or reschedule appointments. We reserve the right to charge a \$50.00 fee for each missed appointment when not cancelled 24 hours in advance.

RETURNED CHECKS

A fee of \$25.00 will be charged for any returned check(s).

ACKNOWLEDGEMENT

I have read and agree to abide by the financial policy of South Shore Dermatology Physicians, P.C.

Print Name of Patient or Parent/Guardian of Patient

Date

Signature of Patient or Parent/Guardian of Patient

Date