

PATIENT BILLING & FINANCIAL INFORMATION

Health Insurance Policies (full or partial coverage)

We offer the following information to help you understand our financial policies and encourage you to ask us any questions relating to the services you may receive. Any members of our billing department will be glad to discuss payment arrangements with you or your responsible party.

Hampton Dermatology, PC participates with many insurance companies, including HMO, PPO, POS, and several local plans. It is your responsibility to make sure that we are participating with your health plan or that you have out-of-network benefits. If we do not participate in your plan, payment in full is expected at each visit. We make every effort to verify your insurance coverage prior to your appointment, in order to notify you of your financial responsibility at the time of your appointment. In the event that your coverage cannot be verified prior to your appointment you will be responsible to pay for any services administered at the time you are seen.

Hampton Dermatology, PC will file your insurance claim for you. Therefore, at the time you check in, you will be asked to present your health insurance card so we may retain a copy for our records. If your policy requires, it will be your responsibility to make sure a referral from your primary care physician is obtained prior to your appointment. If you do not have a referral you may reschedule your appointment or contact your doctor from our office. However, you will not be seen until your referral has been received in our office.

If your insurance company declines to cover the services provided or pays less than the actual cost, you will be responsible for any remaining balance that your coverage deems your responsibility. All co-payments and deductibles are due at the time services are rendered. A \$25 surcharge will be added to your account if your co-payment is not paid at the time of your appointment. If you pay by check and your bank returns your check you will be charged \$25 fee and/or a \$35 fee for any payments written on a closed account.

Summary: you may be responsible for a bill if:

- You have a deductible that has not been met at the time services rendered. Please keep in mind that some insurance plans have a separate surgical and/or pathology deductible which is not included in your annual medical deductible.
- The service is not a covered service under your plan
- Your insurance company deems the services to not be medically necessary
- Your plan requires you to pay a co-insurance on any services rendered

By signing this document you acknowledge that you have read the above information regarding our billing policies.

Patient Signature

Date