



By signing this document, I am agreeing to the terms of this Financial Policy, as documented below.

**General and Procedural Dermatologic Medical Services:**

M D Aesthetics and Dermatology participates in many insurance plans. A list of the plans we accept is available on our website (<http://www.mdaestheticsderm.com/all-posts/patient-forms/>) Please remember that your health insurance is a contract between you and your insurance company. It is YOUR responsibility to know your health plan benefits, including in network provider coverage, co-payment amounts, deductibles, co-insurance, and lab contracts. Please be reminded that we do not share in the contract between you and your insurance company. You are responsible for any charges not covered by your insurance plan. Any amount not covered by the insured/patient's insurance is due at the time of service.

**Covered by in network insurance plans:** You must present a valid insurance card or other written evidence of coverage with a state/federal issue identification form at the time of service. Without this information, we would have to see you as a self-pay patient or reschedule your appointment. As a service to patients, we will check insurance eligibility, deductible met to date, and submit a claim to your insurance company for all **medically related** visit charges. Co-payments must be paid upon check-in on the day of service. Failure to collect a required co-payment can constitute insurance fraud. If you are unable to provide your co-payment upon arrival, you will be asked to reschedule your appointment. Co-insurance amounts, deductibles, and all non-covered items and charges are the insured/patient's financial responsibility and are **due at the time of service.** Failure to produce payment may result in your appointment being rescheduled.

If you fail to pay your insurance premium you will be responsible for all services. If you participate in an insurance plan that we accept, you grant us permission to bill your insurance for medically related services rendered and authorize payments of medical benefits to M D Aesthetics and Dermatology. Please note that we do not bill "preventative or wellness codes" as these are not reimbursable to dermatologists.

It is the patient's responsibility to inform this office if your insurance requires any referrals to see a specialist, pre-certification or pre-authorization of services prior to scheduling of such services. Please note that it is your responsibility to obtain the proper referral in order to be seen for your appointment. If you don't have a referral at your appointment time, your appointment may be rescheduled and you could be charged a missed appointment fee. The patient will be responsible for services denied by insurance due to "No Eligibility", "Non-Covered Service", "Referral/Pre-authorization/Certification Not Obtained". Statements are released after your insurance pays, denies, or non-payment by your insurance. Should you have questions regarding your benefits and coverage, please contact your insurance company directly.

Illinois State law requires insurance carriers to pay claims within 30 days of reception. Insurance carriers who fail to comply with these state standards are subject to additional requirements and penalties. When in situations when your insurance provider pays its portion, and leaves you accountable for the remaining balance, you will be accountable to submit this payment within receipt of (2) billing statements. When however, your insurance provider delays or withholds payment, for 90 days or longer, both the insurance and patient portions will become your responsibility. If no payment is received your account will be considered past due and your payment will be charged to your credit card information on file with M D Aesthetics and Dermatology. If the credit card information you provided declines, you will be notified. If you do not contact us your account balance is subjected to be turned over to a collection agency, and incur a processing fee. Failure to pay bills will result in dismissal from the practice.



**Out of network patients**, you must pay in full at the time at time of service. You will pay at the time of arrival to your appointment for the office evaluation, and should you require any procedure, the cost will be informed after the evaluation of your condition. Payment for any procedures, laboratory, diagnostic studies required will be collected prior to those being performed. Many insurances provide reimbursement for “out of network” care. Please find out from your insurance how to submit a claim form and the rules governing visits to out-of-network physicians.

**Non-insured patients**, you will be self-pay, and will be responsible for full payment at the time of service. You will pay at the time of arrival to your appointment, and should you require any procedure, the cost will be informed after the evaluation of your condition. Payment for any procedures, laboratory, diagnostic studies required will be collected prior to those being performed.

We accept cash, Visa, Master Card, Discover, American Express and Care Credit as method of payments.

**Aesthetic and Cosmetic Dermatology Procedures, Services and Products:** Some dermatologic diagnoses and their desirable treatments are not deemed medically necessary, and will not be covered by your insurance company. Should you wish to receive any of these treatments, payment in full is due at the time of service, similar to any retail skin care or cosmetic products, aesthetic and cosmetic dermatologic treatments. Cosmetic dermatology services include, but are not limited to: cosmetic consultation, Botox/Dysport/Xeomin, Fillers, laser hair removal, microneedling, PRP, photorejuvenation, laser treatments. Aesthetic services include, but are not limited to: chemical peels, micro dermal exfoliation abrasion, and facials.

We aim to provide outstanding, top-quality, and optimal aesthetic, cosmetic dermatology and skin care recommendations. In order to achieve your goals with reasonable expectations, we require a cosmetic consultation prior to receiving any aesthetic and cosmetic dermatologic services. During the consultation, our board-certified dermatologist will perform a thorough assessment of your unique goals, needs, health history and desirable results. Detailed pre-and post-treatment instructions will be reviewed and provided when necessary. Pre-procedural photos will be obtained and proper planning will enable the patient to schedule the elective procedure at their best convenience. Due at the time of arrival for your consultation, a service fee of \$200.00 will be charged, and this fee is non-applicable to the cost of service. A financial quote for each aesthetic and cosmetic dermatologic service will be provided during the consultation. This quote will be honored for 90 days from the date of consultation. Full payment will be required to schedule laser treatments, and other aesthetic and cosmetic services.

Please note if during your cosmetic consultation or aesthetic treatment, any medical evaluation that is provided, outside of the cosmetic services being provided, additional charges will be incurred.

**Pathology/Laboratory Services:** M D Aesthetics and Dermatology LLC uses selected high quality and customer service oriented third-party vendors to analyze our laboratory and pathology specimens. Certain insurances have restricted laboratory benefit plans. It is our standard of care to only use pathology laboratories with board-certified dermatopathologists in order to ensure the highest quality and accuracy of your results. Depending on your insurance carrier you may receive a separate billing statement for your portion of pathology services directly from the lab service provider (Quest, LabCorp, etc). We are unable to adjust these charges as they are provided by a separate entity. If your insurance carrier requires you to use another laboratory you may choose not to have blood work done in our office. We will provide you with a physician’s order and you may go to the lab of your choice. Be sure to inform us if you do not want your blood drawn or samples taken here at our office.