

## **Stones River Dermatology, PLC Insurance and Billing Practices**

Stones River Dermatology, PLC, bills your insurance company based on the dermatology services you receive on the day of your visit. Our office contracts with most major insurance companies. However, because of continuous changes to insurance plans, it is your responsibility to determine if Stones River Dermatology is in-network with your SPECIFIC insurance plan. We ask you to read and sign this form to acknowledge your understanding of our insurance and billing practices.

It is your responsibility to:

- Provide Stones River Dermatology, PLC, with accurate information regarding your insurance, employer, date of birth, address, and social security number to facilitate billing your insurance. This information is included on the Patient Information and Insurance Authorization forms you filled out at your initial visit. Stones River Dermatology respects your right to privacy and will maintain the confidentiality of your information.
- Provide Stones River Dermatology with your most recent and updated insurance card. If you do not have proof of insurance, you will be asked to pay cash for your visit.
- Understand your insurance benefits regarding co-insurance and deductibles. If you are not certain about your insurance benefits, please investigate before you arrive to your appointment.
- Pay your required co-payments, deductibles, and coinsurance when you arrive for your appointment. Stones River Dermatology accepts payment by cash, check, VISA, MasterCard, and Discover. There is a \$30.00 fee for returned checks.
- Pay for any service or cosmetic procedure not covered by your insurance carrier. Costs for cosmetic services and non-medically indicated procedures not covered by insurance will be discussed with you before they are performed. We expect payment for these services on the day they are performed.
- Obtain insurance referrals from your primary care physician if your insurance requires it. Please check with your primary care physician or your insurance before your appointment to guarantee your referral is in place. Remember you are responsible for determining if Stones River Dermatology is in network with your specific insurance plan.
- Pay Stones River Dermatology for medical services not paid by your insurance carrier, including claims denied because information you provided to us was not complete.
- Pay Stones River Dermatology for medical services required by your insurance company in the form of co-insurance, deductibles, and other procedures and treatments not covered by your insurance plan after it has been billed to your

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insurance. For example, if you have not met your deductible, your insurance will require you to pay Stones River Dermatology after we bill your insurance.

It is our responsibility to

- Submit claims to your insurance carrier for the medical services we provide during your visit.
- Provide your insurance company with the information necessary to determine the medical or surgical care you received during your visit.
- Submit claims to your secondary or supplemental insurance plans at your request. If we do not receive payments within 60 days, we will issue you a bill for the services provided.

If Stones River Dermatology does not accept your insurance plan, you will pay for your visit and any services rendered at the time of your appointment. Stones River Dermatology offers reasonable rates for patients who pay for medical services on their own.

If you do not pay your bills from Stones River Dermatology in a timely fashion, you will be notified in writing and your bill referred to an outside collection agency or pursued through legal proceedings. You will be responsible for all costs associated with the collection process plus the fees owed to us.

Please be courteous and cancel or reschedule any appointments within 24 hours if you are unable to keep your appointment. In the event you have a no-show or call to cancel an appointment within 24 hours of your appointment time, Stones River Dermatology will request a \$20.00 fee for you to schedule another appointment. This \$20.00 fee will be charged to your credit card when you call for an appointment and apply to your copayment, deductible, coinsurance, or account balance upon arrival for your appointment. In the event you again do not show or cancel your appointment within 24 hours, Stones River Dermatology will retain this \$20.00 fee as payment for your no-show appointment. This fee will not then apply towards your copayment or account balance at future appointments.

I certify I have read the above information and had all my questions answered. I understand and agree to the policies described above. I understand I am responsible for charges not covered by my insurance.

**Signature** \_\_\_\_\_ **Date** \_\_\_\_\_

**Patient Name** \_\_\_\_\_

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Insurance Carrier\_\_\_\_\_

Policy Holder Name (if not self)\_\_\_\_\_

Parent, Guardian or Responsible Party (if not self)\_\_\_\_\_

Relationship to Patient (if not self)\_\_\_\_\_