



## OFFICE FINANCIAL POLICY

Welcome to the Lloyd Dermatology and Laser Center. It is our pleasure to serve you and to provide you with the best dermatological care. Please review the explanation of our policies listed below.

We accept Visa, MasterCard, Discover, American Express, Cash, Checks and Money Orders. Your insurance policy is a contract between you, your employer and the insurance company. Our practice is not a party to that contract: our relationship is with you, not your insurance company.

1. To be seen today, you need your insurance card and photo ID.
2. If we participate in your plan we will collect copay, coinsurance and/or deductible for services provided today.
3. If we do not participate in your plan or you are self-pay or a cosmetic patient, we will be collecting payment in full today. Depending on the reason for your visit today you may owe a copay, coinsurance and/or deductible or the entire amount of the bill for services rendered.

Healthcare is changing rapidly and we do not want you to receive a bill from our office that you were not anticipating. Below are several common situations where your insurance company may not pay for your visit or the services provided.

Cosmetic services are defined as any services that are not considered medically necessary by your insurance company or provider. These services are often obvious with procedures like Botox, lasers and fillers, however, the insurance companies have expanded the definition of cosmetic. Your insurance company may now consider some non-cancerous lesions to be a cosmetic procedure. This means that many procedures that your insurance company had paid for in the past may or may not be covered. We are happy to continue to provide these services; however, you will be responsible for the bill.

Although your insurance company may pay for your office visit, you are responsible for any co-pays coinsurance and/or deductible. We require that you pay your copay, coinsurance and/or deductible and balance due on your account on the day of service.

There is a \$25.00 charge for NSF checks which will be added to your account upon receipt of the returned check.

Our office uses Medsys Consulting for our billing services. Please contact Medsys with any billing questions or to make payment by phone. The number for Medsys is 330-758-4862.

Please let us know if you have any questions or if you would like a copy of this notice.

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

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