



Dermatology Associates

of Oakbrook Terrace

FINANCIAL POLICY

We are committed to providing you with quality dermatologic care and assisting you with the financial obligations of your medical care. To help you better understand our billing process and your responsibility in it, we have outlined our office policies below.

Dermatology Associates of Oakbrook Terrace will:

1. File insurance claims on your behalf to BlueCross BlueShield PPO and traditional Medicare in a timely manner. We do not accept any other insurance plans.
2. Seek information to process claims and answer questions about claims.
3. Issue statements to you once insurance has processed claims.
4. Accept payment by cash, check, and credit card (Visa, Master Card & Discover only).
5. Arrange payment plans when necessary through the Office Manager.
6. Help resolve billing issues.

Your responsibilities:

1. Complete our patient information forms and supply current insurance information.
2. Notify us of any changes in insurance.
3. Pay your copay at the time of service.
4. Pay any outstanding balance which is unpaid, denied or delayed by your insurance carrier beyond 60 days after the date of service.
5. Call your insurance carrier, at our request, to expedite payment for delayed claims before our 60 days limit has been reached.
6. Call your insurance carrier when a submitted claim has been denied. Denied and disputed claims do not suspend your requirement to pay for services rendered.
7. Be responsible for deductibles or uncovered expenses.
8. Forward any payment which was received by you from the insurance company that is owed to Dermatology Associates of Oakbrook Terrace.
9. Pay a \$25 fee per check returned to us by the bank for non-sufficient funds.
10. Inform us of any appointments that you need to cancel or reschedule 24 hours in advance. Failure to do so will result in a \$25 fee for an office visit and \$25 per 15 minutes for a surgical/cosmetic appointment.
11. Pay in full for a visit at the time of service if no current insurance card is presented.
12. Pay late fees for balances not paid after 60 days from the date processed by insurance.
13. Please note that certain diagnoses, such as alopecia, corns, warts and cysts could be considered cosmetic by insurance and therefore denied. Please check with your insurance plan if you are interested in having these treated.
14. Treatment for skin tags and non-irritated keratoses is cosmetic and not billed to insurance. Payment for these services is due at the time of service.

We will do our best to resolve insurance issues and will enlist your help when necessary. Your insurance is a contract between you and your insurance carrier; therefore you will be more likely to get your insurance to meet their financial obligation when they delay payment on your claims. Please remember that we file to insurance as a courtesy to you. You, not the carrier, are ultimately responsible for unpaid fees, or for denied services that have already been provided to you.

Please sign below to verify that you have read, understand and agree to Dermatology Associates of Oakbrook Terrace's policies.

Signature of patient/guardian

Date

Patient's name printed