

Southwest Michigan Dermatology, A Division of Paragon Health, PC
Financial Policy

We are committed to providing our patients with the best possible dermatology care. As a patient, your clear understanding of our policy is important to our professional relationship.

As a courtesy to our patients, we file insurance claims for all non-cosmetic services that are rendered. Your insurance is a contract between you, your employer and the insurance company-we are not party to that contract. It is your responsibility to provide our office with your current medical insurance information and your current medical insurance card(s) at the time of your appointment. We will not bill insurance for coverage presented at a later date. It is your responsibility to know and understand the provisions of your medical insurance policy. Our office can not guarantee payment of your claims; if your insurance company pays only a portion of your claim, or rejects it entirely, you must follow up with your insurance company as any explanation should be made to you, their policyholder. Reduction or rejection of your medical insurance claim by your insurance company does not relieve you of your financial obligation to Dr. Mohney, Dr. Semler, Dr. Liggett, Jen Williford, PA-C, Jacqueline James, PA-C or Emily Roberts, PA-C.

Not all services are covered benefits in all contracts. Insurance companies select certain services they will not cover. Some, and perhaps all, services rendered may be considered "non-covered services" by your insurance company. It is your responsibility to know your plan's provisions and seek appropriate approval prior to your services as coverage varies by insurance company and can vary from policy to policy.

If we participate with your insurance, you are responsible for payment of all deductibles, co-payments, co-insurance payments and non-covered services at the time services are rendered. It is your responsibility to know the amount of your co-pay, co-insurance, or deductible-in the event you do not know, we will collect \$30.00 at the time of service and refund any overpayment or bill you for any underpayment after your claim is processed. If we do not participate with your insurance company, or if you do not have medical insurance coverage, payment for services is due at the time services are rendered. We accept cash, personal checks, money orders, Visa, MasterCard, and Discover. Any personal check that is returned for insufficient funds is subject to a \$25.00 service fee.

In the event there is a balance due from you after your claim is processed, we will send a billing statement to you for payment in full within 15 days. Any accounts past due 60 days will be reviewed for in-office collections and referred to an outside collection agency after 90 days. In the event you default and do not pay the balance due, reasonable costs of collection and/or reasonable attorney fees may be added to the amount due on the account. Patients with a past due balance must make payment arrangements prior to scheduling any further appointments. Any questions, concerns, and/or requests for payment arrangements must be made with business office staff or the practice manager. You may reach the business office staff at (269) 321-0971.

We will file primary and secondary claims for you. We do not file tertiary (third) claims. We must have the explanation of benefits from the primary insurance claim in order to file the secondary insurance claim.

We require our patient's, or the patient's financially responsible party's, social security number based on the fact we are extending credit to our patients with participating insurance coverage. In order to offer the courtesy of billing your insurance, rather than payment at the time of service, we must have your social security number. If you do not wish to provide your social security number, you will be required to pay all, or the portion we are readily able to determine to be due after insurance, for your services at the time they are provided.

In the event you are unable to keep your appointment, we require 24 hours notice. We reserve the right to charge a fee for missed or late-cancelled appointments. Southwest Michigan Dermatology reserves the right to dismiss any patient that has accumulated three or more missed or late-cancelled appointments.

You are responsible for the full cost of any cosmetic procedure. We do not bill insurance for cosmetic procedures. 03/16/2016