

## Office Policies

Welcome to Derm Haven!

To help ensure the highest quality of service and care to our patients we have several office policies and procedures. We ask that if you have any questions or concerns with these procedures that you address them with the staff prior to your office visit.

Scheduling an Appointment: Scheduling an appointment is fast and easy. You can call our office at (435)695-8585, or book a medical, or cosmetic visit online.

What to Bring to Your First Appointment: Please bring new patient forms, a photo ID, a guardian (if you are not of legal age) and your insurance card with you to your appointment.

Transferring from Other Doctors: If you are transferring your care from another physician to our practice, please have your medical records faxed to our office prior to your visit. This will help ensure we are fully informed about any previous diagnoses and treatments, and that we have the information we need to provide you the best- possible continuity of care.

Legal Guardians: We would like to aid in the treatment of minors as much as possible, although in most circumstances, by law we are required to have consent from a legal guardian to provide such treatment. If a minor comes to the office unattended they will be required to cancel or reschedule. If a guardian cannot attend the appointment with them then arrangements with the office need to be made prior to the appointment. A cancellation fee may be charged for failure to bring a guardian.

Late Patients: Patients are required to be on time to their appointment. If possible patients should arrive a few minutes early to check in and fill out any required paperwork. If a patient is more than 15 minutes late for an appointment, the appointment may have to be cancelled. It will be at the discretion of the provider and the front desk staff to determine if there will be enough time to see the patient without making other patients wait. A cancellation fee may be charged if your appointment has to be cancelled.

Prescription Refills: It is important for you to monitor any medications you take and call for refills before you run out. Prescription refill requests should be placed early in the day and you should allow at least 1 to 2 full business days to turn these requests around. Prescriptions cannot be refilled after office hours or on weekends. It is our policy to see patients at least once yearly for ongoing prescriptions to be refilled. Depending on your condition and/or medication, it may be necessary for you to be seen more frequently than once a year to have an ongoing prescription refilled.

Product purchases: If you purchase skin-care products or supplies from our office, please understand that these products/supplies are a non-refundable item. In the event that the product is defective, we will gladly replace the item(s).

Questions between visits: Our office staff is experienced in answering most questions asked on the telephone. If necessary, the provider will be consulted, and the answer relayed to you. Call backs may be made after office hours unless time permits during the day. Some questions may not be able to be answered by phone and may require the scheduling of an appointment. Remember, in a medical emergency, please call 911.

After hours urgent calls:For a true medical emergency please call 911. For other urgent questions or issues, our answering service will contact the provider on call when our office number is called after hours.

No-Show Policy:We schedule our appointments so that each patient receives the right amount of time and attention with our provider. That's why it's very important you keep your scheduled appointment with us and arrive on time.

As a courtesy, and to help patients remember their scheduled appointments, Derm Haven sends reminders in advance of your appointment time. If your schedule changes and you cannot keep your appointment, please contact us so we may reschedule you, and accommodate those patients who are waiting for an appointment. As a courtesy to our office as well as to those patients who are waiting to schedule with our provider, please contact us as soon as you become aware you need to reschedule and give us at least 24 hours' notice.

If you do not cancel or reschedule your appointment with at least 24 hours' notice, we may assess a \$50 "no-show" service charge to your account. These "no-show charges" are not reimbursable by your insurance company. You will be billed directly for them.

Insurance:Self pay patients will be required to pay \$125.00 at check-in. If your visit exceeds \$125.00 you will be asked to pay the remaining balance at check-out on that same day but we will do our best to discuss this prior to treatment so you can make an informed decision.

For your convenience, Derm Haven accepts many insurance plans. As a rule, most insurance companies cover medical and surgical dermatologic services they deem medically necessary.

You will need to provide us with current and accurate insurance information at the time of your appointment. We will scan a copy of your insurance card(s) at the time of your visit. Presenting your insurance card(s) will help us to correctly process what is covered by your insurance. If you don't have a card or can't provide one at the time of your appointment, payment for your appointment and any procedures performed will need to be rendered at the time of service.

Medicare Policy: We accept Medicare assignment of all Medicare claims. This means that we will reduce our fee to the amount allowed by Medicare. We will file one (1) secondary claim for you. You must provide us with the current and correct information at the time of your visit. If you have more than one (1) secondary insurance, you will have to file it yourself. If you ask us to perform a procedure that we believe Medicare will not approve, you will be required to sign an ABN (Advance Beneficiary Notice). Medicare requires this form be signed prior to you receiving the service. You will be required to pay the cost of the non-covered service at the time of the visit.

Usual and Customary Rates: Our practice is committed to providing the best treatment for our patients and we charge what is usual and customary for our area. You are responsible for payment regardless of any insurance company's arbitrary determination of usual and customary rates. Thank you for understanding our Financial Policy. Please let us know if you have any questions or concerns. We are committed to your treatment being successful.

Co-Pays and Deductibles:All co-payments and deductibles are due at time of service, rarely prior arrangements can be made. We accept cash, check, debit and credit cards (American Express, Discover, MasterCard or Visa). There is a 3% convenience fee for all credit cards used for medical visits. This is non-negotiable and non-refundable. This fee does not apply to cash, check or debit card transactions. After your insurance is filed and your insurance company makes the determination, you will be billed for the balance due. That includes co-insurance left over, deductibles, non-covered charges, and any remaining balance. Post-dated checks are not accepted at our clinic. If you are unable to make a payment, your appointment can be rescheduled for a later date.

How Can I Learn What is Covered by Insurance? The best way to verify what your insurance will cover is to call your insurance company directly and ask if we are in network. Keep in mind that each insurance plan is different. Coverage for specific procedures may vary by policy, state and insurance carrier. Our provider may not be in your network. When you schedule an appointment it is your responsibility to determine if you're eligible for coverage for your consultations, exams, procedures, treatments or other services by our provider. You may be asked to sign a waiver; a statement which says that you understand the services in our office may not be covered by your insurance and that you would be responsible for the charges.

You can avoid any surprises by contacting your insurance company and confirming their scope of coverage, if we're in-network, whether pre-authorization is needed, and what your out-of-pocket costs might be. Once you've determined what is covered, you may ask whether a co-pay, coinsurance, deductible, etc., will need to be satisfied at the time of service.

Out-of-Network Insurance:We will submit all claims to your insurance company, but if we are not participating network providers you will be responsible for any amount of non-covered services, deductibles and other remaining balances your insurance company does not cover for your visit.

Pathology Services:If a biopsy is performed, removing tissue for further diagnostic testing, additional charges will be incurred. Biopsies are sent to PathologyWatch a local Utah lab who takes most insurances. Fees for laboratory tests will be billed separately from your clinical charges. The skilled dermatopathologists in this lab are medical doctors who are board certified in the preparation, examination and interpretation of skin biopsies. Their fees are totally separate from those of our practice and they will bill insurance companies themselves.

Referrals and Pre-authorization:If your insurance company requires a referral and/or preauthorization, we are available to assist you. If you are unable to obtain the referral and/or preauthorization, you may be held responsible for the cost of your appointment and any procedures performed.

Clinical Photography: I understand that clinical photographs will be taken by my healthcare provider during my visit for the express purposes of diagnosis, treatment, and professional documentation. Clinical photographs are considered part of the permanent health record and can be released as such according to state and federal regulations.

#### Financial Policies

Self-Pay Accounts:If you are not covered by an insurance plan, or your coverage is with an insurance plan with whom we don't participate, you will be expected to pay in full at the time of service. We accept cash, checks and major credit cards. If you have insurance but prefer to self-pay for a procedure,

please note under rare circumstance certain insurance plans may not allow us to treat you as a self-pay patient for medical (not cosmetic) services rendered.

Statements:All balances are due upon receipt of your billing statement. If you need to make payment arrangements, please contact our Office immediately. We are happy to work with you and appreciate your attention to making timely payments.

Aesthetic or other cosmetic services may require a deposit prior to scheduling. This fee is taken at the time of booking and is non-refundable if the appointment is missed. This fee will be applied to any cosmetic procedure that is scheduled. Any packages or specials purchased are non-refundable and non-transferrable. Packages and specials are valid for 1 year from purchase date, unless otherwise stated in special.

Minors:Parent(s) or guardian(s) of patients under the age of 18 are responsible for full payment and will receive billing statements for any fees or costs related to the dermatologic care of the minor patient.

Returned Checks:The charge for a returned check is \$30. This will be applied to your account in addition to the insufficient funds amount. You may be placed on a cash-only basis following any returned check. If insufficient funds are not paid within 15 days, the amount will be sent to collections.

Collections:Any accounts past due 90 days will be reviewed for in-office collections and referred to an outside collection agency after 120 days. A legal warning letter will be sent out after Day 60. 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 our manager at (435)695-8585.

We once again thank you for choosing Derm Haven for your dermatological needs. We strive to deliver the highest quality patient care and experience in dermatology and aesthetic services. If you have any questions or concerns about our policies, please call us at (435)695-8585. We are always more than happy to assist.