

# Bryn Mawr Dermatology

## FINANCIAL POLICIES & CREDIT CARD ON FILE



### INSURANCE

It is your responsibility to understand the terms, guidelines and limitations of your insurance plan. Please advise us of any changes to your insurance, address or phone number. A current, valid insurance card and driver's license or photo ID must be presented at each visit. If you are unable to present an insurance card and photo ID or if you are covered by an insurance plan with which we are not contracted, full payment will be required in advance. If for any reason your insurance company does not cover your visit you will be responsible for 100% of the charges billed. Co-pays are collected during the check-in process and cannot be billed.

### REFERRALS

If your insurance plan requires a referral, it is your responsibility to obtain one prior to your visit. If a referral is required and you do not have one, we will reschedule your appointment and a \$50 missed appointment fee will be charged.

### SELF-PAY OR COSMETIC SERVICES

Payment is due in full at the time of service. You may not self-pay and then ask us to file your claim with insurance at a later time. Bryn Mawr Dermatology, PC accepts American Express, Visa, MasterCard and Discover for all transaction amounts, in addition to Green Sky and Care Credit for transactions over \$100.

### CARD ON FILE

Bryn Mawr Dermatology, PC requires a credit card, debit card, HSA or FSA at the time of booking, which will be held securely until your insurances have paid their portion of the medical claim and notified us of the amount you owe. You will be sent an invoice and have 30 days to pay or contest your balance. After 30 days, any remaining balance will be charged to your card on file and a receipt will be emailed to you. **You will not receive any additional notification prior to your card being charged after 30 days.** If the original card given changes, expires, or is denied for any reason, you agree to immediately give Bryn Mawr Dermatology, PC a new, valid card that will replace the previous card on file for future transactions and the same Card on File policies will apply to it.

### CANCELLATIONS AND MISSED APPOINTMENTS

Missed appointments and late cancellations prevent us from providing care to another patient in need. Cancellations must be made 24 hours in advance of your scheduled appointment or a \$50 fee will be charged to your card on file. Failure to cancel a surgical appointment 24 hours in advance will result in a \$100 charge. There are no exceptions to this policy. While our office does send several text message and email reminders prior to your appointment, missed appointments due to failure to receive a message will still be charged the appropriate fee. Repeated missed appointments may result in discharge from the practice.

### MEDICAL RECORDS REQUESTS

You may be charged a \$25 fee for any medical records that you request in accordance with the PA Judicial Code.

### RETURNED CHECK FEE

A fee of \$35 will be charged for any check returned for insufficient funds.

### OUTSTANDING BALANCES

Outstanding balances are payable upon receipt of the billing statement. Should your account become 60 days past due, the unpaid balance may be turned over to a collection agency. A fee of 35% of the outstanding balance will be added to your account if it is referred to collections. Patients in collections may be seen for emergency conditions only. Payment plans may be available for patients with significant financial need.

**By signing this document I guarantee payment of all charges for medical treatment and services provided to me (or my dependant) by Bryn Mawr Dermatology, PC. This includes Evaluation and Management services in addition to any Procedures that may be required during the course of my visits. I agree to the Insurance, Referrals, Self-Pay, Card on File, Cancellations and Missed Appointments, Medical Record, Returned Check Fee and Outstanding Balances policies of Bryn Mawr Dermatology.**